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Number 5

**Elective Coverage Under Old-Age, Survivors, and
Disability Insurance**

**The Development of Organized Recreation in the
United States**

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Social Security in Review

PERSONS receiving aid under the five public assistance programs in February numbered 6,072,000—42,000 or 0.7 percent more than in January. Contributing most to this increase were the rises, due largely to seasonal influences, of 26,900 in the number of recipients of aid to dependent children and of 15,000 in the number of persons receiving general assistance. In old-age assistance 2,900 fewer persons received assistance in February than in January, but percentagewise the decrease was slight. The caseload in aid to the permanently and totally disabled went up 2,300 during February, and for aid to the blind there was a small decrease in the caseload—the first in 12 months.

In aid to dependent children, increases in February were widespread, with 51 States reporting higher caseloads. California had the largest absolute increase (705) in the number of families, but percentage increases were considerably larger in several other States. Utah was the only State in which the number of families decreased, and the decline there was relatively slight. Greater-than-average increases in aid to the permanently and totally disabled for some States reflected growth in relatively new programs. For old-age assistance and aid to the blind, substantial changes were confined to only a few States. The number of recipients of old-age assistance rose 1,484 in Mississippi, where more liberal policies have resulted in considerable program expansion over the past 4 months. To conserve funds for aid to the blind, Texas transferred to the program of old-age assistance, on a selective basis, blind

recipients who were aged 65 or over. This procedure accounted for the drop of 129 in the number of recipients of aid to the blind in Texas and was largely responsible for the decrease in the national caseload.

Total assistance payments for the special types of public assistance rose \$1.5 million in February, and nationally average payments were slightly higher than in January in each of the programs. Substantial changes in average payments occurred in some States. West Virginia began meeting 85 percent instead of 75 percent of need; as a result there were increases in average payments for the four special types of assistance that

ranged from \$3.36 to \$5.85. In Alabama, additional State funds were made available for the program of aid to the blind. The State agency, which had met only 87 percent of need under this program in January, was thus enabled to make payments that met need in full in February, and the average payment rose \$4.52.

In February, North Dakota included an allowance for 1956 real-estate taxes in payments to recipients and families receiving aid under the special types of public assistance. The State's average payments rose \$6.61 for old-age assistance, \$6.50 per family for aid to dependent children,

	February 1957	January 1957	February 1956
Old-age and survivors insurance:			
Monthly benefits in current-payment status:			
Number (in thousands)	9,387	9,261	8,070
Amount (in millions)	\$498	\$490	\$419
Average old-age benefit (retired worker) ...	\$63.32	\$63.14	\$62.22
Average old-age benefit awarded in month	\$68.31	\$64.29	\$73.32
Public assistance:			
Recipients (in thousands):			
Old-age assistance	2,509	2,512	2,539
Aid to dependent children (total)	2,326	2,299	2,221
Aid to the blind	107	108	105
Aid to the permanently and totally disabled ..	273	271	247
General assistance (cases)	337	334	336
Average payments:			
Old-age assistance	\$58.00	\$57.78	\$54.08
Aid to dependent children (per family)	95.73	95.21	88.81
Aid to the blind	63.28	63.17	58.32
Aid to the permanently and totally disabled ..	58.76	58.48	56.43
General assistance (per case)	56.24	56.85	55.10
Unemployment insurance:			
Initial claims (in thousands)	1,002	1,565	1,049
Beneficiaries, weekly average (in thousands) ..	1,530	1,453	1,309
Benefits paid (in millions)	\$165	\$178	\$144
Average weekly payment for total unemployment	\$27.85	\$27.73	\$26.95

and \$7.19 for aid to the blind. For aid to the permanently and totally disabled, the effect of this allowance was offset by a substantial drop in the average amount of vendor payments for medical care.

Changes in the volume of vendor medical payments also accounted for most of the other large changes in average payments. Florida had the largest reductions in average payments for old-age assistance (\$2.39), for aid to dependent children (\$4.40 per family), and for aid to the permanently and totally disabled (\$4.17), as well as the second largest decrease for aid to the blind (\$2.25). These declines reflect a reduction by the State in per capita payments into its pooled fund for medical care. Illinois raised by \$5.00 the amount paid into the State's pooled fund for medical care on behalf of each recipient of old-age assistance covered by the fund. The result was an increase of \$4.30 in the average payment, including the amount for medical care.

The average payment in general assistance for the Nation as a whole dropped 61 cents in February. Among the States, changes in the average payment per case ranged from a decrease of \$4.59 in Indiana to an increase of \$7.20 in Delaware.

● The old-age, survivors, and disability insurance program at the end

of February was paying monthly benefits amounting to \$498.4 million to almost 9.4 million persons. The number of beneficiaries increased during the month by 126,000 or 1.4 percent. The increase is slightly less than the gain in January but is almost double that registered in February 1956.

Retired workers and their dependents—wives aged 62 or over, dependent husbands, wives under age 62 with child beneficiaries in their care, children under age 18, and dependent disabled children aged 18 or over—numbered 6.9 million and made up 73.3 percent of all beneficiaries. Their monthly benefits, which totaled \$386.0 million, represented 77.5 percent of all monthly benefits payable for February. As a proportion of all beneficiaries, retired workers and their dependents have increased by 10.4 percentage points since August 1950, the last month before the liberalized eligibility provisions under the 1950 amendments became effective.

February was the thirtieth consecutive month in which monthly benefits were awarded to more than 100,000 individuals. Awards numbered 186,800, more than in any other month except January 1957 and November 1956. In February, monthly benefit awards to women aged 62-64 numbered 59,700 and brought the total number of such awards to 470,-

800. Lump-sum death payments totaling \$9.7 million were awarded in February to 50,100 persons; the average lump-sum payment per worker was \$201.59.

Monthly benefits were being withheld on December 31, 1956, from 327,000 beneficiaries entitled to old-age, wife's, husband's, widow's, widower's, mother's, or parent's benefits. Benefits withheld because of the employment or self-employment of beneficiaries under age 72 accounted for 82 percent of the suspensions; wife's or husband's benefits withheld as a result of the old-age beneficiary's employment or self-employment represented 12 percent. About 750 benefits were suspended because the beneficiary or the old-age beneficiary on whose earnings the wife's benefits are based was working in noncovered employment outside the United States. Some 4,200 young wife's or mother's benefits were suspended because they did not have a child entitled to benefits in their care, and payments to about 2,700 persons were temporarily held up pending determination of the proper payee.

During 1956 the number of beneficiaries whose benefits were withheld—excluding child beneficiaries, for whom data on withheld benefits are not available—ranged from a low of 292,000 in April to a high of 327,000

(Continued on page 27)

	February 1957	January 1957	February 1956	Calendar year 1956	1955
Civilian labor force, ^{1 2} total (in thousands)	66,311	65,821	65,491	67,530	65,847
Employed	63,190	62,578	62,577	64,979	63,193
Unemployed	3,121	3,244	2,914	2,551	2,654
Personal income ^{1 3} (billions; seasonally adjusted at annual rates), total	\$336.7	\$335.0	\$313.3	\$325.2	\$306.1
Wage and salary disbursements	233.9	232.7	216.3	225.1	210.4
Proprietors' income	41.9	41.6	38.5	40.8	39.0
Personal interest income, dividends, and rental income	40.3	40.2	39.2	39.2	37.4
Social insurance and related payments	14.6	14.4	13.0	13.5	13.1
Public assistance	2.7	2.7	2.5	2.6	2.5
Other	10.0	10.0	9.5	9.9	9.0
Less: Personal contributions for social insurance	6.7	6.7	5.7	5.8	5.2
Consumer price index, ^{1 4} all items	118.7	118.2	114.6	116.2	114.5
Food	113.6	112.8	108.8	111.7	110.9
Medical care	135.5	135.3	130.9	132.6	128.0

¹ Data relate to continental United States, except that personal income includes pay of Federal personnel stationed abroad.

² Bureau of the Census. Beginning with 1957 data, two relatively small groups of persons formerly classified as employed ("with a job but not at work") are assigned to different classifications, mostly to the unemployed. The change in definitions lowers the employment estimates by about 200,000-300,000 a month for recent

years and raises the unemployment estimates by almost the same amount.

³ Data from the Office of Business Economics, Department of Commerce. Components differ from those published by the Department, since they have been regrouped; for definitions, see the *Annual Statistical Supplement*, 1955, page 7, table 1.

⁴ Bureau of Labor Statistics.

Elective Coverage Under Old-Age, Survivors, and Disability Insurance

by IRWIN WOLKSTEIN*

In 1950, for the first time, Congress made coverage under old-age and survivors insurance available on a voluntary basis to certain employee groups for whom regular compulsory coverage appeared impractical. In 1954, to make the protection of the program available to ministers and members of religious orders, a similar approach was necessary although on an individual-election basis. The history of elective coverage under the program is reviewed in the following pages.

THE success of the old-age, survivors, and disability insurance program in doing the job for which it was designed—protecting workers and their families against economic insecurity when income is cut off by the earner's old age, disability, or death—depends in part on the completeness of coverage. This fact has been recognized since 1935, when the Committee on Economic Security made the report that helped lay the foundation for the social security system of this country.¹ The committee proposed that all employed persons be covered by the social insurance program it envisioned. Because of the administrative difficulties that it foresaw, however, the committee recommended that self-employed persons should not be covered on a compulsory basis and that, to protect the otherwise non-covered groups, a system permitting individual purchase of annuities be set up. Congress found that problems of constitutional prohibitions, traditional tax exemptions, and practical considerations were of such magnitude that the original Social Security Act extended compulsory coverage to only 3 out of 5 jobs in the country. At the same time it completely rejected the individual voluntary system.

In the years since the act was passed, continuing thought and effort have been given to the extension of coverage. In 1946 the need to extend

the limited coverage of old-age and survivors insurance was still considered the most pressing of social security issues.² Though great progress has been made toward universal coverage since that time, even now about 7 percent of the Nation's jobs are not covered by the program or any other public retirement system.

Background

The 1948 Senate Advisory Council on Social Security³ pointed out that "to offer voluntary coverage in any area where it can possibly be avoided would be a grave mistake." The Advisory Council opposed voluntary participation for two reasons: (1) Such participation might result in "adverse selection," whereby the workers most likely to participate would be those who "as a group would stand to gain disproportionately large benefits in return for their contributions," and those with least to gain would fail to participate despite the fact that the greatest social good for the community in general would arise from full coverage; and (2) it was likely that many members of the low-wage group, which needs protection most, would be unwilling to pay the contributions required and would, for this reason, fail to elect coverage.

Though recognizing the validity of

the Council's objections, Congress has found it necessary and desirable to provide some form of elective coverage on a group basis for four groups and on an individual basis for a fifth group. The four groups are State and local government employees, employees of nonprofit organizations, certain employees of foreign subsidiaries of domestic corporations, and employees covered by the retirement systems of the Tennessee Valley Authority and the Federal Home Loan Banks. The fifth group, ministers and certain members of religious orders, can decide individually if they want coverage. In addition, the coverage of farm self-employment has some, rather limited, individual-election aspects.

The coverage that was provided for workers in Puerto Rico was also in a sense voluntary, though it was not at the election of either worker or employer. Instead, Congress left the decision to the Puerto Rican Legislature, which passed the necessary resolution favoring coverage within a few weeks of the congressional action.

Private insurance, of course, deals with the matter of voluntary participation as a regular part of its business. When the insurance contract is with an individual, the premium rate charged is based upon the extent of risk associated with that individual, and some applicants are rejected. The extent of risk involved is determined on the basis of various characteristics, medical and other, of the individual. Since 1911, however, life insurance contracts covering groups of workers have been written without medical examinations. The provisions in the Social Security Act for the elective coverage of groups include much the same type of safeguards against adverse selection as are in private group contracts.

If the groups for whom life insurance group contracts are written are

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¹ Committee on Economic Security, Report to the President, 1935.

² Issues in Social Security, A Report to the House Committee on Ways and Means by the Committee's Social Security Technical Staff, 1946, page 20.

³ Old-Age and Survivors Insurance, A Report to the Senate Committee on Finance from the Advisory Council on Social Security (80th Cong., 2d sess.), 1948, page 8.

carefully selected (a minimum of 75 percent of the eligible employees in each group must join), an average mortality experience may be expected, provided that a sufficient number of groups are insured. Employee groups are especially suited to group insurance because the chance composition of the group in itself ordinarily eliminates any possibility of adverse selection. All the employees of a firm may be insured or only a specific category, provided that the coverage is based on conditions related to employment. The old-age and survivors insurance elective coverage provisions have in general embodied these insurance principles.

The 1948 Advisory Council, having weighed the advantages and disadvantages of voluntary coverage, recommended that employees of State and local governments be covered on the basis of voluntary agreements between the Federal Government and the States. The legality of compulsory coverage of these governmental units was doubtful because, under long-standing judicial interpretation of the Constitution, the Federal Government may not tax the States. Coverage on the basis of voluntary agreements was the only solution that presented itself. The Advisory Council endorsed voluntary coverage for this group as being better than no coverage.

State and Local Governments

The 1950 amendments to the Social Security Act permitted, for the first time, old-age and survivors insurance coverage of employees of State and local governments.⁴ The coverage was made available, beginning in 1951, under agreements between the States and the Federal Government and was restricted to employees who were in jobs not covered by a State or local retirement system. At the same time, coverage was made compulsory for employees of certain transit systems taken over by local governments from private ownership after 1936. In 1951, the persons in the jobs that could be covered by old-age and survivors in-

surance made up about one-fifth of all State and local government employees.

As in private insurance, a State can elect coverage for prescribed groups of employees. Under the 1950 amendments, two types of groups could be established: (1) all State employees and all employees of a political subdivision of a State, except those engaged in a proprietary function; and (2) all State employees and all employees of a political subdivision of a State engaged in a single proprietary function. If any employees of a group are to be covered, then all—except those in jobs covered by a retirement system and certain others specified by law—must be included. Some of the employees excluded by law are persons on work relief projects and inmates of institutions performing service therein. Other services—elective or part-time jobs, emergency services, and jobs compensated on a fee basis—may be excluded at the option of the State.

Since the constitutional barrier to compulsory coverage of State and local governments involved the tax exemption of the employer—but not the employee—the 1950 coverage provision required agreements only with the State. If a State agreement does not cover all eligible groups at the outset, it can be modified to cover additional groups. The State can terminate the coverage agreement, after it has been in effect for at least 5 years, by giving 2 years' notice. The Federal Government can terminate the agreement after reasonable notice and opportunity for a hearing if it finds that the State has not lived up to its terms.

An exception to the general provision was enacted in 1953 that affected State and local government employees in Wisconsin. Employees who were members of the State retirement funds could be covered by the Federal program if the State wished and at the same time retain the protection of the State fund.

The 1954 amendments to the Social Security Act made coverage available to most employees covered by State and local retirement systems. The only sizable group remaining ineligible for coverage after the enactment of the 1954 amendments consisted of policemen and firemen in jobs

covered by a State or local retirement system. The 1950 extension of coverage had originally excluded members of retirement systems because they already were protected in part against the risks that the Federal program was designed to cover. Members of these systems had expressed fear that extension of old-age and survivors insurance coverage to them might be accompanied by a reduction in the protection provided them by the States. Congress therefore required that, before coverage could be extended to persons in positions covered by a State or local retirement system, a majority of the members of the system would have to vote in favor of its extension. With some exceptions, persons in positions covered by each retirement system within a State constitute a separate group for coverage purposes and are covered or excluded as a group.⁵

The Social Security Amendments of 1956 further extended the elective coverage provisions for State and local government employment.⁶ For five States that requested it, coverage was made available to policemen and firemen who are protected by a State or local retirement system. In addition, specific exceptions were made, also by request, to the requirement that all members of a State or local retirement system be covered if any are covered. The most important of these exceptions permitted specified States (Florida, Georgia, New York, North Dakota, Pennsylvania, Tennessee, Washington, Wisconsin, and the Territory of Hawaii) to divide positions under their State or local retirement systems into two groups—one consisting of the positions of members who desire coverage and the other consisting of the positions of members who do not want it. Initial coverage may be extended to only those persons currently members of the retirement system who wish to be covered. Once such coverage is adopted, all new employees who become members of the State or local

⁴ George J. Leibowitz, "Old-Age and Survivors Insurance: Coverage Under the 1950 Amendments," *Social Security Bulletin*, December 1950.

⁵ James E. Marquis, "Old-Age and Survivors Insurance: Coverage Under the 1954 Amendments," *Social Security Bulletin*, January 1955.

⁶ Charles I. Schottland, "Social Security Amendments of 1956: A Summary and Legislative History," *Social Security Bulletin*, September 1956.

retirement system must be covered under old-age, survivors, and disability insurance. No restriction was placed on either the number or proportion of the retirement group that may be covered under this provision.

The growth in the number of State and local government employees covered under old-age, survivors, and disability insurance is shown in table 1. The table indicates that most of those State and local government employees—perhaps 9 out of 10 of these working full time—for whom the 1950 law made coverage available now have the protection of the Federal program.

It is still too early to assess the effectiveness of the 1954 amendments, because of the time involved in the State legal processes for arranging for old-age, survivors, and disability insurance coverage of the employees under their retirement systems. Since a coverage agreement made before the end of 1957 may be made retroactive to the beginning of 1955, it will not be possible to make a proper appraisal of coverage under the 1954 amendments before 1958. Moreover, agreements and modifications may be made even after 1957, but they can be retroactive only to the beginning of the year in which the agreement is made. Any extended delay in formulating agreements would mean that 1958 may be too early for determining the completeness of coverage. A considerable length of time was necessary in effecting elective coverage under the 1950 provisions, and substantial numbers of nonmembers of retirement systems are still being brought under the Federal program; in the third quarter of 1956 about 80,000 were added.

On the basis of agreements made so far, State and local governments appear to be taking advantage of the opportunity for providing coverage to members of their retirement systems. As of January 1957, about one-fourth of the members of retirement systems were covered. Among the 535 coverage referendums so far reported, however, 527 have favored coming under the Federal program. That State and local governments and their employees are interested in the protection afforded by old-age, survivors, and disability insurance is

indicated not only by the referendums but also by the number of States that have urged Federal legislation to make coverage of retirement systems easier to accomplish. At present, of the 2 million State

and local employees covered by the Federal program, almost 1 million are also covered by retirement systems. It is likely that most members of retirement systems will soon have the protection of old-age, survivors, and disability insurance as well. The provisions of the 1956 amendments that apply to specified States were designed to expedite this coverage, but their effect cannot yet be measured.

Table 1.—Old-age, survivors, and disability insurance: Estimated coverage of State and local government employment, continental United States, 1951–56¹

Quarter and year	States with agreements, number reporting	All States		
		All employment, end of quarter ²	Potential coverage, end of quarter ²	Covered employment, end of quarter ³
1951				
Jan.-Mar..	42	3,680	710	415
Apr.-June.	43	3,400	560	460
July-Sept.	43	3,940	850	540
Oct.-Dec..	43	4,140	990	545
1952				
Jan.-Mar..	44	4,120	960	620
Apr.-June.	44	3,830	870	670
July-Sept.	44	4,140	880	695
Oct.-Dec..	44	4,150	890	700
1953				
Jan.-Mar..	44	4,300	1,030	745
Apr.-June.	44	3,670	670	785
July-Sept.	45	4,050	860	810
Oct.-Dec..	45	4,180	990	830
1954				
Jan.-Mar..	47	4,450	1,190	960
Apr.-June.	47	4,200	1,140	960
July-Sept.	47	4,420	1,130	960
Oct.-Dec..	47	4,720	1,350	1,020
1955				
Jan.-Mar..	47	4,690	4,510	4,150
Apr.-June.	47	4,340	4,160	4,120
July-Sept.	47	4,630	4,450	4,120
Oct.-Dec..	47	4,810	4,630	4,130
1956				
Jan.-Mar..	47	4,730	4,550	4,160
Apr.-June.	47	4,480	4,300	4,180
July-Sept.	47	4,840	4,660	4,200

¹ Excludes the District of Columbia (which does not come under the statutory definition of a State for purposes of coverage agreements), as well as Alaska, Hawaii, Puerto Rico, and the Virgin Islands.

² Data from the monthly Current Population Survey of the Bureau of the Census in the last month of each quarter. Excludes in June persons on vacation who were not on State and local government payrolls.

These data, which were obtained from household interviews, are on a major-activity basis and differ from the annual Census of Governments data, which are based on reports from the governments and include part-time government employees also employed in other jobs.

³ Covered during the pay period ending nearest the 15th of the last month of the quarter. Because of differences in concepts, some persons not counted in the Bureau of the Census data may be reported to the Bureau of Old-Age and Survivors Insurance as covered. Data through June 1955 are based on reports received by the Bureau of Old-Age and Survivors Insurance and processed up to the end of January 1956.

⁴ Preliminary.

Nonprofit Organizations and Clergymen

The Social Security Act Amendments of 1950 provided coverage on a group-elective basis also for employees of nonprofit organizations operated for religious, charitable, scientific, literary, educational, or humane purposes. This method of making coverage available to employees of such nonprofit organizations was intensively studied by the congressional committees that developed the 1950 amendments. The nonprofit organizations had feared that the compulsory imposition of old-age and survivors insurance taxes on them as employers would endanger their traditional tax-exempt status. Congressional desire to avoid any seeming weakening of this status or any departure from the principle of separation of church and state explains the voluntary basis for the extension of coverage to persons employed by these organizations. Coverage is therefore provided only if the nonprofit organization waives its exemption from taxes for this purpose and files a certificate stating that at least two-thirds of its employees have voted for coverage. All employees signing the certificate, and all employees hired after its effective date, are covered. A nonprofit organization may terminate a coverage agreement—upon giving 2 years' notice—only after the coverage has been in effect for at least 8 years.

Certain employees of nonprofit organizations were not eligible for coverage under the 1950 amendments—persons earning less than \$50 in a calendar quarter, students or student nurses performing services for the institution in which they are enrolled, and certain internes in hospitals. Clergymen and members of religious

orders were also excepted. The 1954 amendments extended coverage on an individual-election basis to ministers, Christian Science practitioners, and members of religious orders who have not taken a vow of poverty.

To obtain coverage, a clergyman must file a certificate waiving his tax exemption (1) not later than the filing date for the 1956 income-tax returns or (2) not later than the filing date for the income-tax return for the second year in which he has net earnings of \$400 or more from self-employment, any part of which was from the performance of religious duties. The election is effective with the year in which it is filed and for all subsequent years; an election filed on or before April 15 is also effective for the preceding year. Individuals who elect to participate in the old-age, survivors, and disability insurance program under this provision are covered and report as self-employed persons. If a clergyman elects coverage, he cannot withdraw after the first tax payment becomes due.

Ministers and certain members of religious orders are the only employment groups to which coverage is available on an individual-election basis; the other groups for which some form of voluntary coverage is available cannot make the election independent of the coverage group to which they belong. In its report on the 1954 amendments to the Social Security Act,⁷ the Senate Committee on Finance stated that, though individual voluntary coverage was generally undesirable, it considered individual election for ministers and members of religious orders necessary to (1) maintain the separation of church and state and (2) to permit ministers "who do not wish to be covered on grounds of conscience" to make this choice.

In the short run, the possibilities for adverse selection are greater in the nonprofit groups than in State and local employment. Unlike the general situation in the government groups, in a nonprofit organization only the members favoring the coverage of the Federal program are brought under it. The exclusion of persons who do not vote for coverage

may mean the exclusion of some of the lower-cost risks in the organizations covered. The provision in the Social Security Amendments of 1956 that permits, in certain States, the exclusion from coverage of members of State and local retirement systems who do not desire coverage may produce similar results, but it affects relatively few persons. Adverse selection may also arise from the coverage provisions that apply to clergymen.

In the long run, however, because of the safeguards that have been provided, none of the coverage provisions in the area of employment for non-

profit organizations or applicable to clergymen is likely to produce any serious adverse selection. First, for a nonprofit organization to come under coverage, at least two-thirds of its employees must be covered. Second, all new employees of these nonprofit organizations must be covered. Third, in the future a clergyman eligible for elective coverage must, generally speaking, elect coverage within 2 years of becoming a member of the clergy; most clergymen will, therefore, have to elect coverage in their younger years. When elective coverage is permitted, coverage throughout the entire working lifetime is necessary if the program is to be protected from adverse selection.

Even in the absence of adverse selection, voluntary coverage is not a satisfactory approach to the problem of providing protection unless substantially complete coverage is obtained. Table 2 shows the growth in the coverage of persons, other than clergymen, employed by nonprofit organizations. It is estimated that 1¼ million—90 percent of those eligible for coverage—have been covered. The proportion covered will ultimately be even larger.

The 1954 coverage of clergymen is estimated to have extended the privilege of election to some 270,000 individuals who may be eligible for coverage. A substantial but unknown number of such individuals do not, however, have sufficient income from ministerial functions to be covered and therefore probably would not make an election. By the end of March 1957, more than 100,000 certificates had been received by the Bureau of Old-Age and Survivors Insurance. Since the initial period in which all clergymen may file extends to April 15, 1957—the filing date of 1956 income-tax returns—a final appraisal of the completeness of coverage of this group cannot be made until later in 1957.

Other Elective Coverage Provisions

Members of other small groups with elective coverage, unlike members of State and local retirement systems, employees of nonprofit organizations, and ministers, were given no voice in deciding whether they should be covered. Those groups are foreign

Table 2.—Old-age, survivors, and disability insurance: Estimated coverage¹ of nonprofit organizations, continental United States,² 1951-56

[In thousands]			
Quarter and year	All employment ³	Potential coverage ⁴	Covered employment ⁴
1951			
Jan.-Mar.	1,190	820	690
Apr.-June	1,090	720	700
July-Sept.	1,000	630	710
Oct.-Dec.	1,220	840	720
1952			
Jan.-Mar.	1,230	850	750
Apr.-June	1,190	800	790
July-Sept.	1,320	930	820
Oct.-Dec.	1,460	1,060	870
1953			
Jan.-Mar.	1,380	980	870
Apr.-June	1,420	1,020	880
July-Sept.	1,660	1,250	890
Oct.-Dec.	1,540	1,130	900
1954			
Jan.-Mar.	1,450	1,040	910
Apr.-June	1,400	990	910
July-Sept.	1,440	1,030	920
Oct.-Dec.	1,500	1,090	920
1955			
Jan.-Mar.	1,500	1,160	1,120
Apr.-June	1,480	1,150	1,130
July-Sept.	1,470	1,140	1,140
Oct.-Dec.	1,660	1,330	1,150
1956			
Jan.-Mar.	1,770	1,430	1,160
Apr.-June	1,530	1,190	1,170
July-Sept.	1,630	1,290	1,180

¹ Excludes ordained ministers, of whom some 270,000 are eligible for elective coverage as self-employed. About 107,000 election certificates had been received by the Bureau of Old-Age and Survivors Insurance as of Mar. 29, 1957.

² Excludes Alaska, Hawaii, Puerto Rico, and the Virgin Islands.

³ Data from the monthly Current Population Survey of the Bureau of the Census, in the last month of each quarter.

⁴ Covered during the pay period ending nearest the 15th of the last month of the quarter. Because of differences in concepts, some persons not counted in the Bureau of the Census data may be reported to the Bureau of Old-Age and Survivors Insurance as covered.

⁷ Senate Report No. 1987 (83d Cong., 2d sess.), July 27, 1954, page 9.

subsidiaries of American employers and members of the retirement systems of the Tennessee Valley Authority and the Federal Home Loan Banks. In terms of size, these groups are far less significant than those already discussed. Some elements of election also enter into the coverage of farm operators.

Employment with foreign subsidiaries of American employers.—One of the groups for which regular coverage was not found feasible consisted of possibly 30,000 American citizens employed abroad by foreign subsidiaries of American corporations. In law, these firms do not come under the jurisdiction of the United States but under that of some foreign government. As subsidiaries of domestic corporations, however, they employ American citizens, often for long periods. Before the 1954 amendments, these citizens—because of gaps in their coverage resulting from this employment—experienced a loss in protection under old-age and survivors insurance. The 1954 law made coverage available to these employees, if the American corporation held more than 50 percent of the voting stock in the employing foreign subsidiary and entered into a voluntary coverage agreement with the Secretary of the Treasury. The same provision applied to subsidiaries of the foreign subsidiary if 50 percent or more of the voting stock was held by the foreign subsidiary. Currently, under the 1956 amendments, coverage is made available if the American corporation holds 20 percent or more of the voting stock. Since there was no reason to require employee concurrence in the coverage agreement, all American citizens employed by each subsidiary included in an agreement must be covered.

Estimates made at the close of 1956 indicate that about 3,000 persons—approximately one-tenth of the total number eligible—have been covered under this provision. The number covered in the group represents a smaller proportion of those eligible for coverage than that for any other elective coverage group. Estimates of the size of the potentially covered groups are rough, however, and the low proportion indicated as covered may result from the fact that poten-

Table 3.—Old-age, survivors, and disability insurance: Amount of farm self-employment earnings reportable¹

Net earnings	Amount reportable if gross earnings are—						
	Less than \$400	\$400-599		\$600-1,799		\$1,800 or more	
		Actual-earnings basis	Presumed-earnings basis	Actual-earnings basis	Presumed-earnings basis	Actual-earnings basis	Presumed-earnings basis
Less than \$400.....	None.....	None.....	None.....	None.....	$\frac{3}{4}$ of gross.	None.....	\$1,200.
\$400-1,199.....	None.....	Net total.....	None.....	Net total.....	$\frac{3}{4}$ of gross.	Net total.....	\$1,200.
\$1,200 or more.....	None.....	Net total.....	Net total.....	Net total.....	$\frac{3}{4}$ of gross.	Net total.....	Net total.

¹ Within the specified limits, an individual has the choice of reporting either his actual earnings or his presumed earnings.

tial coverage may be substantially overestimated.

Employees of TVA and Federal Home Loan Banks.—The Social Security Amendments of 1956 introduced a new element into voluntary old-age, survivors, and disability insurance coverage. Though the 1950 amendments had made coverage compulsory for employees of the Board of Governors of the Federal Reserve System—which has its own Federal retirement system—the 1956 legislation was the first that made coverage available, on the election of the employing instrumentality, to employees already covered by a Federal retirement system. It extends coverage under old-age, survivors, and disability insurance to employees who are under the Tennessee Valley Authority retirement system and for employees of the 11 district Federal Home Loan Banks (all of whom are covered under a staff retirement system). Coverage in each instance was made contingent upon the approval by the Secretary of Health, Education, and Welfare of a plan for coordinating, on an equitable basis, the benefits of the agency retirement system with old-age, survivors, and disability insurance benefits. The two Federal instrumentalities are considered as separate groups for coverage purposes.

Coverage under this provision involves two elements of election. First, each agency decides if it desires to provide a plan for coordination. Second, with the approval of the plan, it can elect to make old-age, survivors, and disability insurance coverage effective with the beginning of any calendar quarter between January 1, 1956, and July 1, 1957.

Congress required no change in the retirement systems of the agencies. The systems are not statutory but were established by the agencies involved. These agencies are somewhat independent in character and, as part of their operations, make their own decisions about their retirement systems. From agency earnings the Tennessee Valley Authority pays part of the employer contributions to their retirement systems, and the banks pay the entire amount. Coordination plans have been submitted by both agencies to the Secretary of Health, Education, and Welfare. The plan of the Tennessee Valley Authority, which was approved December 28, 1956, was effective as of January 1, 1956.

Farm self-employment.—In extending coverage to farm operators in 1954, Congress paid considerable attention to the practical problems involved. These problems are associated in part with the fact that low-income farm operators could not realistically be burdened with any great amount of bookkeeping in connection with reporting covered earnings. In addition, farm income is subject to great fluctuation. In some years the farmer's net income may be negligible or he may operate at a loss, so that ordinary coverage procedures may not be successfully applied to many of those who most need the program's benefits. As a congressional study had argued in 1946, if normal coverage were applied there would, because of the income variation typical of farming, be years when substantial numbers normally covered would obtain no social security credits. Accordingly, if protection of this group was to be assured, some modi-

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The Development of Organized Recreation in the United States

by THOMAS KARTER*

Most men and women of today have much more leisuretime than their grandparents did; tomorrow even greater leisure will most likely be available. What does this additional time mean for the Nation and for individuals? In the search for answers, widespread interest has been aroused in recreational needs and the role of public agencies in meeting those needs. The article that follows summarizes the development of public recreation programs and presents information on the amounts spent for recreation by public and voluntary agencies and by consumers in the United States.

THE greater leisuretime that has become available to most persons in recent years has stimulated both individual and national interest in recreation. Public and private agencies have developed recreation programs, and individual spending has increased.

During the past year the development of plans to meet recreational needs received a substantial share of the public attention. Recreation was one of the subjects considered by the President's Conference on Fitness of American Youth. This conference, held at Annapolis, Md., in June 1956, explored the problems involved in keeping American youth fit and possible solutions to the problems. A month later, President Eisenhower established by executive order the Council on Youth Fitness. The Vice President was made the chairman of this council, which was designed to promote both the efficiency of existing Federal programs in the field and the launching of needed additional programs. The President also established the Citizens Advisory Committee to consider and evaluate existing and prospective measures—governmental and private—that would make the youth of the Nation happier, healthier, and more completely fit.

Recreation for older persons was explored in June 1956, when the Federal-State Conference on Aging met in Washington to review State and Federal responsibility and to consider action in the field of aging.

Education and recreation made up one of the six broad subjects around which the conference was organized.

Though the term recreation is widely used, there is no generally accepted definition of the exact meaning. In a limited sense, recreation is thought of as participation in such physical activities as swimming, boating, and horseback riding, while in a broader sense it encompasses all socially acceptable leisuretime activities. This article uses the broader concept of recreation: "Any activity . . . including play, games, sports, athletics, relaxation, certain amusements, art forms, hobbies, etc. . . . pursued during leisure, either individual or collective, . . . having its own immediate appeal not impelled by a delayed reward beyond itself . . . participated in because of interest, enthusiasm, absorbing attention, enjoyment, and the satisfaction of wishes."¹

The increase in leisuretime has been a significant social development in twentieth century American life, brought about by the technological revolution. It is no longer necessary for nearly everyone to work from sunrise to sunset throughout the year in order to provide food, clothing, and shelter for themselves and their families.

As late as 1900 the typical industrial worker was employed 10 hours a day, 6 days a week; today the typical industrial worker is employed 8 hours a day, 5 days a week. Paid

vacations and paid holidays were rare in 1900, but today they are customary for practically all persons employed in industry and commerce. There are indications that industrial workers within the near future will seek shorter hours in the form of longer vacations, a 4-day week, or a 7- or 6-hour workday.

Furthermore, modern medicine has increased the life span to where it approaches the Biblical "threescore years and ten," and social innovations have made it possible for every man and woman to look forward to these added years as years of financially secure leisure. An infant born in 1954 had a life expectancy of nearly 70 years, compared with a life expectancy of 47 years for an infant born in 1900. In 1900 the 3.0 million persons in the United States aged 65 and over represented only 1 out of every 25 persons in the total population. Today the 14.5 million persons aged 65 and over represent 1 of every 12 persons. It is estimated that by 1975 there will be more than 20.0 million persons aged 65 and over in the United States and that they will represent 1 out of every 10 or 11 persons in the total population.

With the increase in life expectancy has come a decline in work-life expectancy. In 1900 a 60-year-old male worker could expect to live about 14 more years, of which 11 would be working years and 3 would be retirement years. In 1950, such a worker could expect to live 15 more years—9 at work and 6 in retirement. By 1975, if this trend continues, a worker aged 60 can expect to live 17 more years, 8 at work and 9 in retirement.

The amount of leisuretime available to youths has also increased. In 1900, it was not unusual for children in their early teens and even younger to be employed for at least 10 hours each day. The Department

* Division of Program Research, Office of the Commissioner.

¹ Dictionary of Sociology, Physiological Library, New York City, page 251.

of Labor has estimated that in 1900 nearly 1 out of 8 children aged 10-13 and nearly 1 out of 3 children aged 14-15 were at work helping to support themselves and their families instead of attending school. Since then child labor laws and improved economic conditions have brought about a decline in the full-time employment of children. By 1955, fewer than 1 out of 6 children aged 14 and 15 were employed, and two-thirds of the employed children worked part time. Employment of children under age 14 is now restricted to such occupations as selling papers, agricultural work, and light employment outside school hours that is not harmful physically or morally.

The technological revolution and social changes have also greatly benefited the housewives of the Nation. Laborsaving devices and increased commercial services have simplified housework and have given more leisuretime to housewives. Women today marry at an earlier age (the median age at the first marriage is now 20, compared with 22 in 1900) and have fewer children (2-3 compared with 4-5 in 1900). Their children are likely to leave home earlier than those of preceding generations, since they too marry at an earlier age. Consequently, the average mother today has completed the rearing of her children when she reaches her middle 40's, in comparison with the middle 50's for the average mother in 1900.

The technological revolution also introduced a change in the social concept of leisure. The idea of leisure is now accepted by most persons as socially desirable. As recently as the nineteenth century, the devotion of leisure to the pursuit of pleasure was frowned upon by some groups. The few leisuretime activities that most persons participated in were of an occasional nature and were centered around religious and national festivals, such as Thanksgiving, Christmas, and Halloween, or were related to production—for example, fishing and hunting; cornhusking, planting, or harvesting bees; and house-raising parties. During this period spectator sports, circuses, and other forms of commercial entertainment were beginning to gain in

popularity. Only a small minority of persons, who received their income from rents and interest and who did not have to work, were able to participate extensively in leisuretime pursuits—that is, they could devote considerable time to enjoyment of arts and letters, breeding and racing of horses, and traveling.

Public Recreation Programs

The interest of government in the use of leisure in the United States antedates the American Revolution. Originally, however, the role of government was limited to prohibiting or restricting leisuretime activities that were considered unwholesome. Under their police powers, local governments prohibited certain forms of leisuretime activities on the Sabbath, made gambling and vice illegal, and regulated hunting, fishing, racing, and so on.

Not until the problems brought on by overcrowding in urban areas became fairly serious did public authorities undertake to encourage recreation. Before 1850, 85 out of every 100 families lived in rural areas. Most American families therefore had available at only short distances from their homes a variety of natural outdoor recreational opportunities such as those provided by woods and rivers.

What seems to be the first legislation promoting public recreation programs was first passed in 1852, when New York City established Central Park for recreation purposes. During the remaining years of the nineteenth century, the public recreation movement concerned itself principally with the outdoors, as local governments provided parks and playgrounds and Federal and State Governments passed legislation establishing parks and forest reservations.

Local Governments

Today the principal responsibility for providing the great variety of recreation facilities and services available to the public rests with local governments.²

² George D. Butler, *Introduction to Community Recreation*, McGraw-Hill Book Company, Inc., New York, 1949.

The public park movement, which started in the 1850's, stemmed from the recognition of the desirability of providing defined areas where residents of urban areas could enjoy the lakes, grass, and woods. By 1902, nearly 800 cities were reported to have established public parks.

The provision of safe play areas for children stimulated the growth of the playground movement, which started in Boston and several other cities in the late 1880's. Sand "gardens" and model playgrounds were first built with private funds, and then local governments began to purchase land for playgrounds, which they equipped with sand boxes, swings, and ladders.

During the first decade of the twentieth century, local governments authorized the construction or use of indoor facilities for recreation purposes. In 1903 gymnasiums and baths were constructed in New York City's Seward Park, and field houses were constructed in Chicago's small parks beginning in 1905. Rochester, N. Y., led the way in the use of school facilities for recreation, when it began its school-center demonstration program in 1907. Shortly thereafter, Wisconsin authorized a school tax for the purpose of enabling local governments to provide for recreation in the schools.

Before 1915, there was no State legislation expressly authorizing local governments to provide public recreation facilities and services. Local governments used other delegated authority, however, such as their police powers, which allowed them to take reasonable measures to ensure the health and morals of the people.

The passage of State enabling legislation, which authorized political subdivisions of the State to establish and operate recreation programs under public sponsorship and with tax funds, made it possible for localities to broaden the scope of public recreation programs by providing such facilities as swimming pools, beaches, athletic fields, golf courses, tennis courts, museums, stadiums, and the recreation services associated with these facilities. In 1915 New Jersey enacted the first legislation of this type.

The development of local recreation administrative agencies followed the

pattern of recreation legislation. Park, playground, and school authorities were the first agencies to be established to administer community recreation programs. After the passage of State enabling legislation, local governments began to set up recreation departments, commissions, and boards. Their functions included supervising parks and playgrounds and the use of school facilities for recreation. Today, authorities that have the administration of recreation programs as their sole function outnumber by a slight margin any other type of organization dealing with recreation. The National Recreation Association Survey for 1955,³ covering 2,660 public authorities, shows that 923 authorities administer recreation facilities as a single function, 343 in conjunction with school services, and 474 through city managers, councils and boards, departments of public works, youth commissions, and departments of public welfare; 920 authorities administer parks as a major function. Of the authorities with the administration of recreation programs as their only function, 58 percent reported employing full-time leaders the year round, in comparison with 31 percent for the authorities administering park departments, 13 percent for the authorities administering recreation programs in conjunction with school services, and 12 percent for the miscellaneous group.

State Governments

Since the Civil War and particularly during the past 10 years, the State governments have passed many laws in the field of recreation. Their initial interest was limited to acquiring and maintaining State parks for recreation purposes and making them available to the public. The first State park was established in 1864, when the Federal Government granted the Yosemite Valley to the State of California for recreation purposes. Subsequently the management of Yosemite was returned to the Federal Government. Although the development of State parks was slow during the period from the Civil War to World War I, the two decades after

World War I witnessed an intensive expansion.

Today all States, with the exception of Arizona, administer State parks. The parks range in size from the Adirondack State Park in New York with 2.2 million acres to the 1-acre historical sites that are located in many States. The services available include facilities for swimming, boating, camping, hiking, and skiing; and there are restaurants and overnight accommodations in hotels, lodges, cabins, tents, and trailer camps. Altogether, 47 State governments have set aside for recreation purposes 2,030 areas covering more than 5 million acres. There is, however, considerable concentration of State park acreage; one State, New York, has more than half the total acreage in the United States, and the three top States—California, Maine, and New York—have two-thirds of the total national acreage.

Many of the units administering State parks also exercise all rights, powers, and duties over forests, public hunting and fishing grounds, and historic monuments, though some States have independent commissions, departments, or divisions administering these public lands.

The second type of State action in the field of recreation was the passage of enabling legislation; from 1915 to 1952, 39 States passed such laws.⁴ The enabling laws are usually either (1) general acts, or (2) special purpose acts that deal with some special phase of recreation, such as local parks, playgrounds, or use of schools for community centers. An examination of the *Municipal Yearbook* for the years 1935-56 indicates that most State enabling acts have been of the special-purpose type. Many States have amended their original special-purpose legislation, however, to broaden the scope of the recreation facilities and services that local governments are authorized to undertake.

Since World War II there has been an increase in enabling legislation authorizing two or more local government units to jointly operate recreation facilities and services. Wisconsin passed such legislation in 1947; Mas-

sachusetts, Ohio, and Washington in 1949; New York in 1954; and Arizona, Indiana, and Texas in 1955.

Beginning in 1945 State governments have passed a third type of recreation legislation, the establishment of State agencies to provide recreation services to local governments. California, North Carolina, and Vermont have established independent State recreation commissions to provide services—including surveys, studies, technical assistance with financial legislative matters, consultation, and research—to aid the local governments in developing recreation programs. Such services are also provided in these three States, and in other States as well, through park and conservation agencies, departments of education, and other units of State government. Many States coordinate their recreation programs through an interagency committee on recreation.

State governments have also passed a variety of special legislation providing earmarked revenues for State recreation activities or limited financial assistance to localities in the field of recreation. Kansas, for example, created a State Park and Resources Authority in 1955 to develop new State parks, to be financed solely from fees and tolls similar to those collected by turnpike authorities. New Mexico passed a new cigarette tax in 1955, earmarking part of the proceeds for local recreation programs. Rhode Island voters approved a \$500,000 bond issue in 1952 to construct two State beaches.

Federal Government

The Federal Government has provided park and forest areas, facilities and services for public recreation on a permanent and an emergency basis, through both direct and indirect action, for nearly a century. The first Federal measure in this field was taken in 1864, when Congress granted Yosemite Valley to the State of California for recreational uses. In 1872, President Grant signed the bill creating Yellowstone National Park as a "public park or pleasuring ground for the benefit and enjoyment of the people." New park areas were subsequently added. In 1916 the National Park Service was organized "to conserve the scenery and the natural

³ The National Recreation Association, 1956 *Recreation and Park Yearbook*, 1956, page 30.

⁴ Howard G. Danford, *Recreation in the American Community*, Harper & Brothers, New York, 1953, page 389.

and historic objects and wildlife therein, and to provide for the enjoyment of same in such manner and by such means as will leave them unimpaired for the enjoyment of future generations." Today the nearly 20 million acres of national park areas, which are located in 33 States, attract more than 50 million visitors a year.

The management of the national forest areas for the purposes of conserving natural resources and providing recreation areas began in 1897, when Congress gave the Secretary of Agriculture authority to establish the Forest Service. Through the years Congress has recognized the Service as having some responsibility for providing recreation facilities in national forests. In 1915 Congress explicitly authorized the Secretary of Agriculture to permit persons or associations to use up to 5 acres of forest land in constructing hotels, camps, stores, or other structures needed for recreation or public convenience. In addition, the Forest Service has developed camp and picnic grounds, winter sports areas, roads and trails, swimming areas, resorts, and other public service areas. Each year more than 40 million persons visit the 150 national forests, which have a net area of 180 million acres.

The Fish and Wildlife Service of the Department of the Interior contributes to public recreation through the protection of wildlife and the propagation of fish, thus assuring the millions of hunters and fishermen the perpetuation of their sport. Federal interest in this area was first expressed in 1871, when the Bureau of Fisheries was established in the Department of Commerce. This Bureau and the Bureau of Biological Survey, which was established in 1885 in the Department of Agriculture, were both transferred to the Department of the Interior and combined as the Fish and Wildlife Service in 1940. The Service operates some 100 gamefish hatcheries, from which each year millions of young fish are distributed directly and through State cooperation to stock and restock fishing waters. The 270 national wildlife refuges serve not only as reservoirs for game but also as areas for camping, boating, pic-

nicking, nature study, and related activities.

The Fish and Wildlife Service also administers the Federal Aid to Wildlife Restoration Act of 1937 and the Federal Aid to Fish Restoration Act of 1950. Federal grants in aid to the States under the former act are based on appropriations equal to revenues derived during the preceding fiscal year from the tax on firearms, shells, and cartridges; grants under the Fish Restoration Act are based on revenues from the tax on fishing rods, reels, and other equipment. The grants are made on a matching basis, with the Federal Government providing \$3 for each \$1 of State funds.

Many other Federal agencies whose programs are not directed specifically toward promoting public recreation programs provide important recreation benefits.

Department of Health, Education, and Welfare.—The constituent units in the Department of Health, Education, and Welfare promote a variety of recreation activities that are now coordinated by the Departmental Committee on Recreation, established in January 1957. Since 1863, when the Commissioner of Education stated that "the science of education includes the science of recreation," the Office of Education has provided services in the field of recreation to State and local school systems, colleges and universities, professional organizations, and others. Such services include sponsoring and participating in workshops and conferences on school-community recreation; conducting studies and assembling, analyzing, and disseminating information on conditions and trends related to school-community recreation; and assisting in preservice and inservice programs to improve the professional preparation of recreation leaders, physical educators, and others.

The Children's Bureau of the Social Security Administration has a continuing interest in the health and social significance of recreation and leisuretime opportunities for all children and youth. It places special emphasis on the importance of planned and competently led recreation programs in the care and treatment of physically, socially, and mentally disadvantaged children and of services for them. In providing recreational

opportunities and services to these children and to communities, the Children's Bureau has particular interest in using the social group-work approach to consultation and to practice. Through bulletins for parents and program activities the Bureau promotes recreation for families—parents and children together.

The Public Health Service consults with and assists Federal agencies directly concerned with the planning, development, operation, and maintenance of recreational facilities and areas regarding problems bearing on the transmission of communicable diseases. It also aids in the installation and operation of sanitation works and services. Through the National Institute of Mental Health, recreation programs are promoted both as preventive and therapeutic measures.

The Office of Vocational Rehabilitation provides certain recreational services as an integral part of the rehabilitation of disabled persons. In some phases of rehabilitation activities, recreation plays an important role, particularly when the person being rehabilitated is severely disabled and homebound and requires specialized recreational services.

Department of Agriculture.—The Department of Agriculture, through its Extension Service, helps persons in rural areas to attain greater efficiency in farming and in marketing and distribution and to have better homes and higher standards of living. An important function of the extension program is to provide leadership for recreation activities such as dancing, drama, choral work, community singing, handicrafts, sports and camping through 4-H clubs, home demonstration clubs, community meetings, and farmers' institutes.

Department of Defense.—The Corps of Engineers in the Department of the Army improves and maintains rivers and harbors for the primary purposes of navigation, flood control, and power development. Among the additional purposes of the projects are the conservation of fish and wildlife and the incidental development of recreation areas and facilities to serve the general public, including providing boatlanding and docking facilities, camp grounds, picnic facilities, access roads, and hiking trails.

Housing and Home Finance Agency.

—The Public Housing Administration, the unit administering the low-rent public housing program, permits the local housing authorities to provide space for certain indoor and outdoor community activities for recreation purposes in a project where such space does not exist in the neighborhood. Some of these facilities have become focal points for recreation in the communities, as they have often been leased to local recreation agencies for program operation. Often the recreation agencies have worked with housing authorities in the functional planning of the facilities. Local housing authorities are also permitted to provide playground areas for school-age children and for adults, play areas for children of preschool age, and some basic equipment.

Department of the Interior.—The Bureau of Indian Affairs allows the use of Indian reservations for hunting and fishing; the permission of the Indian tribes is, however, necessary.

The Bureau of Reclamation plans, constructs, and operates facilities for irrigation, water conservation, power, and flood control. It permits fishing, boating, picnicking, swimming, and similar recreational activities in its reservoir areas and in some instances has allowed private individuals to camp, erect cabins, and operate limited concession facilities.

The Bureau of Land Management administers the 470 million acres of public lands in the United States and Alaska in the interest of conserving forest, range, mineral, and water resources. The Bureau makes available all vacant public lands to individuals or groups for hunting, fishing, camping, and similar forms of recreation.

Tennessee Valley Authority.—The Authority is responsible for the development and utilization of the recreation resources of the Tennessee Valley, as part of its program. It encourages the uses of its reservoirs and land for hunting, fishing, picnicking, and other forms of outdoor recreation.

Interagency committee.—The activities of most of these Federal agencies are coordinated through a Federal Interagency Committee on

Recreation, organized in 1946. Membership on the committee is made up of representatives from four units of the Department of the Interior—the National Park Service, Fish and Wildlife Service, Bureau of Land Management, and Bureau of Reclamation; the Federal Extension Service and Forest Service in the Department of Agriculture; the Office of Education and the Public Health Service in the Department of Health, Education, and Welfare; the Corps of Engineers in the Department of the Army (Department of Defense); and the Public Housing Administration—a unit of the Housing and Home Finance Agency. The committee serves as a clearinghouse for the exchange of information on policies, plans, experience, and procedures. It seeks to clarify the Federal Government's responsibilities in the field of recreation and to discover and as far as possible fill existing gaps in Federal recreation programs and services, with special attention to the needs of small communities and rural areas, minority groups, young persons, and older adults.

Temporary programs.—The Federal Government undertook emergency recreation programs of a temporary nature during the depression of the 1930's and World War II. The depression brought about direct Federal action in the field of recreation as part of the Federal programs that were introduced to stimulate production and to create employment. The Work Projects Administration was established to provide loans and grants to localities to secure needed recreation facilities. From 1935 to 1943, WPA funds were used to construct 2,300 stadiums, grandstands, and bleachers, 1,700 parks, 3,100 playgrounds, 250 golf courses, 800 swimming pools, and many other recreational facilities. WPA funds also were used to employ thousands of recreation leaders.

The Civilian Conservation Corps, organized in 1937, was another emergency program that made some contribution to the field of recreation. Members of the CCC had among their assignments the construction and repair of recreation resources in national, State, and local parks and forests.

During World War II the Federal Government provided consultation services to local communities and allocated funds for building and maintaining recreation facilities. The Recreation Division of the Office of Community War Services in the Federal Security Agency coordinated the recreation programs that were inaugurated in about 2,500 communities—industrial centers affected by the defense effort and communities adjacent to military establishments. The Federal Works Agency granted \$31 million for the construction of recreation buildings and \$7 million for the operation and maintenance of local wartime recreation programs.

Public Expenditures for Recreation

Data are not available on which to base estimates of total public expenditures for recreation under the broad definition used in the preceding sections of this article. It is necessary, therefore, to limit the concept of public expenditures for recreation to those expenditures directed specifically toward providing recreation areas, facilities, and services. Public expenditures directed mainly for other purposes—such as the development of rivers and harbors, education, welfare, agriculture, and related programs—are not included in this classification even though they provide important recreation benefits.

Under this rather restrictive definition, it is estimated that public expenditures for recreation in the fiscal year 1954-55 amounted to \$715 million. Of this amount, local governments spent \$509 million or 71.2 percent, State governments spent \$147.6 million or 20.6 percent, and the Federal Government spent \$58.5 million or 8.2 percent (table 1). These are gross expenditures; subtracting revenue derived from all public recreation areas, facilities, and services would greatly reduce the totals. Such revenues and fees obtained by local governments amounted to \$72 million, by State governments to more than \$96 million, and by the Federal Government to more than \$27 million. Additional millions

Social Security

of dollars were derived from commercial uses of public parks and forest lands, such as the sale of timber and the sale of mineral rights.

Local Governments

Of the \$509 million spent by local governments in 1954-55 for parks and recreation, \$406 million was spent by city governments, \$43 million by county governments, \$42 million by special districts, and \$17 million by townships.⁵ The total represents 1.9 percent of all expenditures made by local governments in that year. Additional sums were also spent in developing forests and parks and for fish and wildlife management. Data on the amount spent for each of these categories are included under expenditures for natural resources development but are not available separately.

Local governments have been increasing their expenditures for recreation at a fast rate during the past few years. The \$509 million spent in 1954-55 may be compared with \$424 million in 1953-54, \$374 million in 1952-53, and \$324 million in 1951-52. On a per capita basis, local expenditures for recreation amounted to \$3.14 in 1954-55 and \$2.11 in 1951-52.

About 43 percent of total local expenditures for recreation in 1954-55, or \$217 million, was spent to provide recreation leaders and other personnel at playgrounds, swimming pools and beaches, athletic fields, golf courses, zoos, auditoriums, museums, and so on. Most urban communities in the United States now have recreation leaders, some on a part-time or seasonal basis and some on a full-time, year-round basis. Of the 76,900 men and women employed as recreation leaders in 2,164 municipalities in the fiscal year 1954-55, as reported by the National Recreation Association, 11 percent or 8,400 were full-time, year-round employees.

Local expenditures for capital outlay in 1954-55 amounted to \$142 million or 28 percent of total recreation expenditures. This amount includes the cost of constructing

Table 1.—Public expenditures for recreation, fiscal year 1954-55
[In millions]

Source of funds and purpose	Amount
Total.....	\$715.1
Local governments: parks and recreation.....	509.0
State governments.....	147.6
Parks.....	55.0
Fish and wildlife restoration.....	92.6
Federal Government.....	58.5
Department of the Interior.....	52.0
Fish and Wildlife Service.....	27.0
Grants to States for restoration and management.....	14.9
Management of resources, construction, and administration.....	12.1
National Park Service.....	25.0
Management of parks and other areas.....	7.8
Park and recreation programs.....	.5
Construction and maintenance of buildings, utilities, roads, and trails.....	13.7
Acquisition of lands and water rights.....	2.0
Administrative expenses.....	1.0
Department of Agriculture, Forest Service.....	1.8
District of Columbia.....	4.7
Department of Recreation.....	1.7
National Capital Parks.....	2.2
National Zoological Park.....	.8

Source: Data for local governments: Bureau of the Census, *Summary of Governmental Finances in 1955*, 1956. State data: National Park Service, *State Park Statistics, 1955*, June 1956, and Bureau of the Census, *State Government Finances in 1955*, 1956. Federal Government data: *Budget of the U. S. Government for the Fiscal Year Ending June 30, 1957*, and unpublished figures from the Forest Service.

such recreation facilities as beaches and pools, athletic fields, playgrounds, stadiums, zoos, and dance pavilions.

Many of the recreation facilities are operated by local governments on a fee-for-service basis. Revenue from this source in 1954-55 amounted to \$72 million or 14 percent of total local expenditures for recreation, in comparison with \$39 million or 12 percent in 1951-52.

State Governments

State recreation expenditures amounted to \$147.6 million in the fiscal year 1954-55. The major expenditure was for fish and wildlife restoration and management, which cost State governments \$92.6 million. In addition, the States also made expenditures for fish and wildlife management from Federal grants that amounted to \$14.9 million. State governments received in revenue from hunting and fishing licenses \$82.5 million, which represented 89 percent of State expend-

itures for fish and wildlife restoration.

The cost of operating, improving, and extending State parks, recreation areas, historical sites, and related types of areas amounted to \$55 million. For each dollar of expenditure, 41 cents was spent for salaries and wages, 28 cents for capital improvements, 21 cents for supplies, and 10 cents for land. Revenue from operations, including facilities, concessions, and entrance and parking fees, amounted to \$13.8 million or 25 percent of expenditures.

State forests, which are generally more extensive in area than State parks, are used principally for commercial timber, forage, water, and mineral resources. Recreation is not the principal reason for the maintenance of State forests, although some forest areas are set aside exclusively for the purpose. Data are not available on expenditures for recreation in State forests. The Bureau of the Census includes under miscellaneous State expenditures the amounts spent for special recreation programs, such as special grants to local governments for recreation services and facilities, including State-operated facilities, and the administrative expenses of State recreation agencies and committees, but these amounts are not shown separately.

Federal Government Expenditures

The Federal Government spent \$58.5 million on recreation in the fiscal year 1954-55—36 cents for every person in the country (table 1). The total represented less than one-tenth of 1 percent of all Federal expenditures during the year.

Expenditures made by the National Park Service for facilities and services that were principally of a recreation nature amounted to \$25.0 million, of which \$13.7 million represented capital expenditures for the construction and maintenance of buildings, utilities, roads, and trails. Excluded are such nonrecreational items as bridge and parkway construction, which are also administered by the National Park Service. Revenue received from visitors to the National Parks amounted to \$4.9 million.

⁵ Bureau of the Census, *Summary of Governmental Finances in 1955*, August 20, 1956.

Almost half (\$27.0 million) of the total spent by the Federal Government was for fish and wildlife restoration and management. Of this amount, \$14.9 million was in the form of grants to State governments and \$12.1 million was spent by the Federal Fish and Wildlife Service. The Federal Government received \$17.7 million in tax revenue from the sale of such items as sporting arms and fishing reels and \$4.4 million from the sale of stamps for duck hunting.

The Forest Service in the Department of Agriculture spent \$1.8 million to maintain and improve camping areas and for wildlife management.

A total of \$4.7 million was spent in 1954-55 by the District of Columbia. The Department of Recreation spent \$1.7 million to operate playfields, playgrounds, tennis courts, swimming pools, and so on. The National Capital Parks spent \$2.2 million to administer, maintain, operate, and improve the District's park system, and \$800,000 was spent for construction in the National Zoological Park, and for maintenance and operation.

Consumer Expenditures

Estimates of the amount of money that persons in the United States spend on recreation vary widely, depending on the items included. The detailed data on national income prepared yearly by the Department of Commerce show personal consumption expenditures for selected recreational items and services. The series identifies, for example, such items and services purchased as reading materials, sports equipment, radio and television, commercial entertainment, and payments to organizations and clubs. Under this definition of recreation, the Department of Commerce has estimated that Americans spent \$13 billion in 1954-55 for recreational goods and services (table 2).

This estimate would be increased considerably by including the cost of transportation for recreational purposes, room and board purchased while away from home on vacation, food and beverages consumed while engaging in recreational activities in the home, and sports clothes and

accessories. The exact magnitude of these expenditures is not known and cannot be readily estimated. Certain studies have been conducted, however, and data on the amount spent for some of these purposes are available and estimates have been made. The American Automobile Association, for example, has estimated that motorists spent \$11.2 billion in 1954-55 on vacation travel within the United States; this amount includes the cost of transportation, lodgings, recreational activities, and food and beverages purchased while vacationing. The Department of the Interior conducted a national economic survey of fishing and hunting in 1954-55 that showed that Americans spent \$1.9 billion for fishing and \$0.9 billion for hunting. These totals included the amounts spent for food (but only that portion of the cost in excess of the average cost of home meals), lodging, transportation, license fees, and equipment. The Department of Commerce has reported that United States residents spent \$1.5 billion on foreign travel in 1954-55.

The estimates for the exclusions given above contain some duplication and are also duplicated to some extent in the \$13 billion total reported by the Department of Commerce. There are, however, many other items of a recreational nature for which data—actual or estimated—are not available; they, also, are excluded from the Department of

Commerce total. It is therefore likely that consumer expenditures ranged from \$13 billion to more than \$30 billion, depending upon the items included. These amounts represent 5.1 percent and 12.0 percent, respectively, of total personal consumption expenditures.

Department of Commerce estimates show that the share of personal consumption expenditures devoted to recreation has remained fairly constant since 1929, averaging slightly more than 5 cents of each dollar spent by consumers. In 1909, 3 cents of each consumer dollar went for recreation.⁶

Family Expenditures

The 1950 survey of consumer expenditures made by the Bureau of Labor Statistics presents considerable information on expenditures for recreation made by urban families of different income classes, living in different parts of the country, and with other different characteristics.⁷ The recreational items covered in the survey included the purchase of radio and television receivers, admission to thea-

⁶ J. Frederick Dewhurst and Associates, *America's Needs and Resources*, Twentieth Century Fund, 1955, page 347.

⁷ *Study of Consumer Expenditures, Income and Savings*, Volume IX, *Summary of Family Expenditures for Recreation, Reading and Education*, University of Pennsylvania, 1956.

Table 2.—Consumer expenditures for recreation, selected years, 1909-55

[In millions]

Item	1909		1929		1940		1950		1955	
	Amount	Per cent	Amount	Per cent	Amount	Per cent	Amount	Per cent	Amount	Per cent
Total.....	\$859	100.0	\$4,331	100.0	\$3,761	100.0	\$10,768	100.0	\$13,034	100.0
Reading, hobbies, pets, Radio, records, television, and musical instruments.....	207	24.1	1,308	30.2	1,316	35.0	3,120	29.0	3,854	29.6
Theaters, entertainments, and amusements.....	166	19.3	1,038	24.0	526	14.0	2,703	25.1	3,024	23.2
Spectator sports.....	189	22.0	847	19.6	806	21.4	1,571	14.6	1,507	11.6
Sports equipment.....	100	16.3	74	1.7	153	4.1	460	4.3	657	5.0
Organizations, clubs.....	134	15.6	555	12.8	560	14.9	1,977	18.4	2,771	21.3
Commercial participant amusements ¹	23	2.7	302	7.0	203	5.4	470	4.4	590	4.5
			207	4.8	197	5.2	467	4.3	631	4.8

¹ Represents commercial amusements that require active participation by the consumer, such as bowling, dancing, riding, shooting, skating, and swimming.

Source: Data for 1909 from J. Frederick Dewhurst and Associates, *America's Needs and Resources*,

A New Survey (Twentieth Century Fund), 1955, p. 974; for 1929, 1940, and 1950, from the Department of Commerce, *National Income Supplement to the Survey of Current Business*, 1954 edition, p. 206; for 1955, from the *Survey of Current Business*, July 1956, p. 21.

ters, spectator sports, and commercial amusements, toys, sports equipment, phonograph records and sheet music, cameras, films, and photographic supplies. The survey was conducted in a sample of large cities, suburbs, and small cities throughout the United States during the first half of 1951, and detailed information was obtained for the year 1950.

The amounts that families spent for recreation were almost invariably directly related to the level of family income. As family income increased, considerably more dollars and also a greater percentage of income were spent on recreation. Families in the \$1,000-\$1,999 income class (after taxes) spent an average of \$43 a year or 2.4 percent of current consumption expenditures for recreation; families in the \$7,500-\$9,999 income class spent \$361 or 5.1 percent; and families with incomes of \$10,000 or more spent \$596 or 5.5 percent. Because the families with higher incomes also had more persons in each family, differences in per capita expenditures by income class are not so great but are still considerable. Per capita expenditures for recreation that were made by the families, for example, in the \$1,000-\$1,999 income class (with 2.1 members per family) were \$20, compared with \$90 for families in the \$7,500-\$9,999 income class (with 4.0 members).

The percentage of families reporting some expenditures for recreation increased from 60 percent for those with incomes of less than

\$1,000 to 87 percent for those with \$1,000-\$1,999, to 96 percent for those families with \$2,000-\$2,999, and to 100 percent for families with \$5,000 or more.

Families headed by persons aged 55 and over, families living in small cities, and Negro families all spent considerably less on recreation than other families. Families in each of these groups had substantially lower incomes than other families.

Voluntary Agency Expenditures

During the past century, voluntary agencies have been active in providing a great variety of specialized leisuretime facilities and services. The movement started in the middle of the nineteenth century, when neighborhood houses, Young Men's Christian Associations, and Young Men's Hebrew Associations were organized to enable people of similar religious, national, and cultural backgrounds to gather together to follow their common social, cultural, educational, and recreational interests. The desirability of providing vacations for children who live in crowded city tenements stimulated the development of summer camps starting in the 1880's. Recreation programs for children were expanded and put on a year-round basis a few decades later, with the formation of the Boy Scouts and Girl Scouts.

Today the voluntary agencies providing recreation include the Y's, the Catholic Youth Organization, Jewish community centers, boys'

clubs, settlement houses, scouting organizations, local golden age clubs, and many other national and local organizations. One agency, the National Recreation Association, established in 1906, provides field consultation and other services, including leadership training and research, to assist communities obtain and develop recreation programs. Some voluntary agencies also provide other services, such as sleeping and dining facilities and informal education. Some serve persons of all ages, while others specialize in providing recreation facilities and services for children or older persons. Most operate on a membership basis, but at times participation in their programs is available to nonmembers.

Voluntary agency recreation programs are financed by a variety of methods, including philanthropic contributions, membership fees and dues, investment earnings, and sale of products or services. Data (actual or estimated) are not available on total yearly expenditures made by all national and local voluntary agencies. Preliminary data from a survey sponsored by the United Community Funds and Councils of America indicate that national and local agencies with major recreational programs received roughly \$200 million in the calendar year 1955 from philanthropic contributions. It is not known how much of the \$200 million was spent for recreation and how much was spent for sleeping and dining facilities, informal education, and other non-recreational activities.

Notes and Brief Reports

Initial Effects of the 1956 Amendments on Public Assistance Money Payments*

For all States except Puerto Rico and the Virgin Islands, the Social Security Amendments of 1956 raised the maximum on assistance payments in which the Federal Government will share, effective October 1, 1956, from \$55 to \$60 for recipients of old-age assistance, aid to the blind, and aid to the permanently and totally disabled. The formula for determining the Federal share of payments, formerly four-fifths of the first \$25 of the average payment per recipient plus one-half the balance within the maximum, was changed to four-fifths of the first \$30 of the average payment plus one-half the remainder of the matchable portion. In the program of aid to dependent children, maximums were raised from \$30 for a needy adult caring for the children, \$30 for the first child in the family, and \$21 for each additional child to \$32, \$32, and \$23, respectively. Under the formula in effect before October 1956, the Federal share of payments in this program was four-fifths of the first \$15 of the average per person plus one-half the balance within the maximums; it is now fourteen-sevenths of the first \$17 of the average per person plus one-half the remainder of the matchable portion.

The Federal financial share of public assistance expenditures is lower for Puerto Rico and the Virgin Islands than for other States, and in addition there is a maximum on the annual amount of Federal funds each of these two jurisdictions can receive. The 1956 amendments raised by 25 percent the annual maximums on Federal funds for these jurisdictions and extended Federal sharing in payments made under the program of aid to dependent children to needy relatives with whom the children live,

but they did not change the matching formulas. Puerto Rico and the Virgin Islands are excluded from the following analysis since they were not affected in the same way as other States.¹

Since September 1950, maximums and matching formulas have applied to the total of (1) money payments to recipients and (2) any vendor payments made in their behalf for medical care. The new maximums and formulas will be applied on that basis up to July 1, 1957, when they will apply only to the money payment and the Federal share of vendor payments for medical care will be determined under a separate matching formula. Except for a 9-month period, therefore, the new maximums and formulas will be applicable only to money payments. For that reason, the analysis of the initial effects of the amendments is limited to the effects on money payments.

The new provisions made it possible for the States to increase by \$3-\$4 a month payments for the needy aged, blind, and disabled and by \$1-\$2 per person the amounts paid in aid to dependent children, without spending more from State and local funds per recipient than they had before October 1956. Such increases, however, were not automatic. To effect widespread increases in payments, some type of action on the part of a State agency is always necessary. For States with maximums, an increase in their maximums results in higher payments to most recipients receiving the maximum amounts since such amounts are usually exceeded by the recipients' needs. For recipients receiving payments at less than the maximums, and for States without individual payment maximums, payments can be raised by increasing the amounts included in assistance standards for specified items or by adding items to the stand-

¹ Effective for the month of December, Puerto Rico, for the program of aid to dependent children, raised from 28 percent to 33 percent the proportion of requirements met by assistance payments plus other income; the Virgin Islands was unable to make any liberalizations.

Table 1.—Special types of public assistance: Number of States making specified type of program liberalizations,¹ by program, July-December 1956

Type of change	Number of States			
	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled
Total ²	45	42	42	36
Usual maximum raised.....	20	22	17	17
Items added to assistance standards.....	13	10	14	9
Assistance cost standards raised.....	31	28	29	25
Other liberalization.....	16	16	16	12

¹ Excludes Puerto Rico and the Virgin Islands.

² Number of States making changes; total is less than sum of items because some States made more than one type of change.

ards. In States that make percentage cuts in total requirements or in requirements after income is taken into account, payments can be raised by eliminating such cuts or making them less stringent.

The following analysis is based on actions taken by States from July 1, 1956, to December 31, 1956, to increase assistance payments.² This 6-month period was used because some State agencies that did not make changes on or after the effective date of the amendments (October 1) undoubtedly would have done so had it not been for changes they made in the months immediately preceding that date. In some instances, measures taken by State agencies were effective for all cases in October, November, or December. In a few States, however, increases are being made as cases are reviewed for continuing eligibility, and in these States the full effect of the amendments on average payments may not be reflected for some time. A September-December comparison of averages therefore reflects most, but not all, of the effects the amendments have had on money payments to recipients of assistance.

² Data are from a special report submitted by all State agencies. Changes in policy or practice that were not the direct or indirect results of the amendments were identified in the report.

*Prepared by Garnett A. Lester, Division of Program Statistics and Analysis, Bureau of Public Assistance.

In old-age assistance, 45 States made some changes in policy or practice during the 6-month period for the purpose of increasing assistance payments (table 1). Of the 37 States with maximums on payments, 20 raised them; increases in two States were not related to the amendments. Some States could make no change without legislative action. Before October 1, the usual maximums in 14 States were the same as or less than the Federal limits on matching; changes were made in 11 States, but none brought the amounts above the new Federal maximum. In some States maximums are high enough to have a limiting effect on relatively few payments.

Items were added to the standards of assistance for old-age assistance in 13 States, and cost figures were raised for one or more items already in the standards in 31 States. The amendments had no influence, however, on the addition of items in six States and on changes in cost amounts in eight States. Other measures to liberalize payments were made in 16 States; in 12 the changes were related to the amendments.

The number of States with specified changes from September to December in the average money payment per recipient of old-age assistance, aid to the blind, and aid to the permanently disabled is shown in the following tabulation.

Amount of change	Number of States		
	Old-age assistance	Aid to the blind	Aid to the permanently and totally disabled
Total ¹	51	51	44
Payments increased:			
\$5.00 or more.....	2	4	2
4.00-4.99.....	5	4	5
3.00-3.99.....	8	8	7
2.00-2.99.....	11	9	5
1.00-1.99.....	9	9	9
Less than \$1.00.....	11	9	12
No change in payments.....	0	1	1
Payments decreased.....	5	7	3

¹ Excludes Puerto Rico and the Virgin Islands.

As a result of the various types of action taken by State agencies, the national average money payment for

old-age assistance increased \$2.47 from September to December. This change represented the net effect of higher payments in 46 States and slightly lower payments in five. The greatest increase was \$8.34, but the largest decrease was only \$0.51. Average money payments increased more than \$5.00 in Alabama and Hawaii;

in 13 other States the average went up more than \$3.00 (table 2).

Declines in average money payments for old-age assistance were, in general, the result of normal fluctuations rather than changes in policy or procedure that would tend to produce lower payments.

The difficulty of evaluating all

Table 2.—Special types of public assistance: Average money payment, December 1956, and amount of change, September-December 1956, by program and State

State	Old-age assistance		Aid to dependent children (per recipient)		Aid to the blind		Aid to the permanently and totally disabled	
	December 1956	Change, September-December 1956	December 1956	Change, September-December 1956	December 1956	Change, September-December 1956	December 1956	Change, September-December 1956
Total.....	\$53.26	+\$2.43	\$24.80	+\$1.07	\$59.99	+\$1.72	\$50.70	+\$1.50
Total, 51 States ¹	54.06	+2.47	26.22	+1.06	60.85	+1.75	54.25	+1.58
Alabama.....	39.38	+6.53	9.18	-1.49	33.42	-.52	31.94	-2.86
Alaska.....	58.28	-.16	29.19	+4.41	71.03	-.15		
Arizona.....	55.66	-.06	25.23	-1.11	64.58	-.39		
Arkansas.....	35.94	+2.69	14.83	+0.02	41.93	+2.25	31.88	+.05
California.....	74.62	+4.34	38.54	+2.51	90.67	+3.83		
Colorado.....	95.26	+3.57	29.33	+0.31	65.97	-.26	59.34	+.53
Connecticut.....	72.66	-.51	36.62	-.79	81.71	-1.97	85.93	+.73
Delaware.....	49.30	+3.88	22.83	+.96	68.24	+4.35	60.81	+4.22
Dist. of Col.....	52.63	+.24	24.89	+.20	60.70	+.34	61.92	+.50
Florida.....	47.89	+.72	16.23	+.70	51.99	+2.57	51.25	+3.11
Georgia.....	42.60	+4.17	22.42	+1.80	47.87	+4.27	46.75	+4.33
Hawaii.....	46.78	+8.34	28.29	+4.13	57.87	+6.98	56.60	+7.29
Idaho.....	60.49	+4.90	38.00	+2.54	68.81	+5.84	66.19	+4.48
Illinois.....	43.30	+.22	33.02	+.39	53.22	+.24	49.94	+.28
Indiana.....	39.62	+1.06	24.78	+1.22	53.75	+.25		
Iowa.....	68.04	+4.10	32.89	+1.62	82.22	+5.04		
Kansas.....	63.64	+2.99	30.48	+2.16	70.41	+3.17	65.55	+3.39
Kentucky.....	38.64	+2.97	19.66	+2.06	39.78	+2.76	29.98	+7.31
Louisiana.....	63.27	+2.48	19.54	+1.13	74.22	-1.39	47.07	+1.14
Maine.....	48.53	+2.28	25.09	+1.63	53.89	+2.84	55.14	+3.04
Maryland.....	49.71	+1.48	24.02	+.28	55.29	+1.27	57.52	+.88
Massachusetts.....	59.05	-.42	36.91	-.45	103.25	+1.06	63.02	+1.46
Michigan.....	61.33	+2.41	36.34	+2.96	69.40	+2.21	80.09	+1.85
Minnesota.....	46.61	+1.33	34.90	+1.96	54.85	+1.73	50.70	+1.03
Mississippi.....	28.82	-.07	7.49	-.01	38.82	-.07	24.61	0
Missouri.....	54.68	+4.85	22.15	+2.22	60.00	0	57.11	+4.92
Montana.....	60.94	+2.72	31.33	+1.25	67.86	+1.66	68.37	+2.25
Nebraska.....	52.87	+.01	26.91	-.09	65.43	+.24	56.36	+.35
Nevada.....	63.40	+3.11	27.18	+1.35	79.37	+4.78		
New Hampshire.....	50.69	+.74	33.13	+.73	58.45	+1.79	58.26	-.44
New Jersey.....	78.68	+3.72	37.66	+1.94	76.82	+6.47	90.59	+4.02
New Mexico.....	47.33	+.17	23.71	+.15	50.79	+.59	49.32	+.17
New York.....	65.90	+1.30	36.05	+.86	76.64	+2.04	71.26	+2.46
North Carolina.....	34.08	+2.07	17.17	+1.05	44.83	+3.19	38.33	+.61
North Dakota.....	57.81	+3.51	32.28	+2.11	60.67	+3.60	61.58	+3.94
Ohio.....	57.87	+.38	24.92	+1.65	56.98	+.76	53.73	+3.29
Oklahoma.....	66.69	+2.32	24.86	+.06	80.88	+2.57	58.99	+.17
Oregon.....	61.31	+1.76	36.47	+1.07	73.92	+2.85	72.85	+1.41
Pennsylvania.....	46.53	+2.23	28.51	+1.15	59.56	+.08	54.16	+2.36
Puerto Rico.....	7.94	-.03	3.68	+.55	7.90	-.10	8.64	-.06
Rhode Island.....	59.47	+1.23	30.48	+.54	68.51	+1.85	69.33	+1.27
South Carolina.....	36.86	+3.38	14.29	+2.00	41.68	+3.46	34.91	+3.06
South Dakota.....	46.86	+1.68	25.05	-.11	47.40	+1.65	48.22	+1.78
Tennessee.....	34.56	+.27	17.40	+.10	40.32	+.16	39.16	+.07
Texas.....	44.81	+2.95	17.32	+1.41	48.82	+3.01		
Utah.....	60.96	+.15	32.32	-.05	67.10	+1.57	67.09	+1.07
Vermont.....	49.98	+.29	25.97	+3.06	53.11	+4.41	50.21	-.15
Virgin Islands.....	18.02	-.01	9.23	+.31	(?)	(?)	19.29	+.39
Virginia.....	32.46	+1.13	17.89	+.68	38.97	+.85	40.52	+1.45
Washington.....	66.70	+3.03	32.60	+1.37	84.96	+3.39	79.34	+2.88
West Virginia.....	30.22	+1.93	22.10	+1.35	34.50	+2.14	33.54	+2.07
Wisconsin.....	53.66	+.39	38.12	+1.07	60.93	+1.02	66.80	+.46
Wyoming.....	61.96	+3.41	33.56	+2.32	66.28	+3.76	63.62	+3.63

¹ Excludes Puerto Rico and the Virgin Islands. ² Not computed; less than 50 recipients.

State actions in terms of their effective dates and in relation to the effect of the amendments may be illustrated by the situation in Massachusetts. Cost standards were raised, effective July 1, 1956, under usual procedures. Adjustments in assistance payments were made during July and August, and all increases were retroactive to July 1. The June-September increase in the average money payment to recipients of old-age assistance was \$2.90. From September to December, however, there was a decrease of \$0.42. In November 1956 a new State law made eligible for old-age assistance aliens who had lived in the State for 20 years. This change broadened coverage of the program instead of altering the basis on which payments were made. The effective date of the more liberal residence requirement was later than that of the amendments to the Federal law; the change in cost standards was earlier. Neither change was related to the amendments, yet if the change in cost standards had not been made before the amendments to the Social Security Act were enacted, a change of some sort probably would have been made after the amendments.

In the program of aid to dependent children the average money payment per family rose \$4.21 from September to December. The average change per recipient was \$1.06 (table 2). The following tabulation shows the number of States with specified changes from September to December in the average money payment per recipient.

Amount of change	Number of States
Total ¹	51
Payments increased:	
\$3.00 or more.....	3
2.00-2.99.....	9
1.00-1.99.....	17
Less than \$1.00.....	14
Payments decreased.....	8

¹ Excludes Puerto Rico and the Virgin Islands.

Measures taken, either singly or in combination, by States to effect the increases in payments for aid to dependent children were similar to those for the program of old-age assistance. Twenty-two States raised maximums on payments, 10 added items to standards of assistance, 28 raised cost

standards, and 16 made other types of liberalizations. In half the States adding items to the standards of assistance, the change was not related to the amendments. With respect to the other changes, most of the States reported that the liberalizations were a direct or indirect result of the amendments.

Changes in policies or procedures similar to those for old-age assistance occurred in the programs of aid to the blind and aid to the permanently and totally disabled. Seventeen of the 35 States with maximums on payments to the blind raised their maximums; changes in two States were not related to the amendments. The average money payment per blind recipient rose \$1.75 from September to December. Payments were higher in 43 States; there were small decreases in seven States and no change in one. Increases in four States were more than \$5.00 (table 2). In the program of aid to the permanently and totally disabled, the average money payment per recipient increased \$1.58 from September to December. Forty of the States reported higher payments, with two States showing increases of more than \$5.00. Changes made in State policies and procedures to effect higher payments were similar to those for the other programs. Of the 30 States with maximums on payments to the disabled, 17 raised their maximums.

1956 Amendments to the Railroad Retirement Act*

On August 7, 1956, President Eisenhower signed Public Law No. 1013. The effect of this law was to increase all present and future benefits under the Railroad Retirement Act¹ by 10 percent, retroactively to July 1, 1956, with two exceptions—benefits affected by the "old-age and survivors insurance minimum guarantee" provision and those retirement benefits computed under the "average monthly compensation" minimum.

* Prepared by John A. MacDougall, Division of the Actuary, Office of the Commissioner.

¹ See Robert J. Myers and John A. MacDougall, "The Railroad Retirement Act in 1954," *Social Security Bulletin*, February 1955.

A small number of those beneficiaries with benefits paid under the old-age, survivors, and disability insurance minimum guarantee provision did receive an increase of less than 10 percent. This small group is made up of so-called borderline cases. These are cases for whom the change in the railroad retirement formula increased their benefits slightly above the amounts provided by the minimum guarantee provision. Few of the spouse's benefits paid under the Railroad Retirement Act were increased by these amendments, since they cannot be greater than the maximum payable under old-age, survivors, and

Table 1.—Illustrative monthly retirement annuities under the Railroad Retirement Act, as amended in 1956¹

Average monthly compensation	Amount of annuity	
	Nonmarried worker	Married worker
10 years' service		
\$100.....	² \$26.60	² \$39.90
150.....	² 38.00	² 57.00
200.....	45.60	68.40
250.....	53.20	79.80
300.....	60.80	91.20
350 ³	68.40	102.60
20 years' service		
\$100.....	² \$53.20	² \$79.80
150.....	76.00	114.00
200.....	91.20	136.80
250.....	106.40	159.60
300.....	121.60	175.90
350 ³	136.80	191.10
30 years' service		
\$100.....	\$79.80	\$119.70
150.....	114.00	168.30
200.....	136.80	191.10
250.....	159.60	213.90
300.....	182.40	236.70
350 ³	205.20	259.50
40 years' service		
\$100.....	\$106.40	\$159.60
150.....	152.00	206.30
200.....	182.40	236.70
250.....	212.80	267.10
300.....	243.20	297.50
350 ³	273.60	327.90

¹ Annuities would also be computed on the basis of the old-age, survivors, and disability insurance minimum guarantee, but in relatively few cases would this procedure result in an increase.

² The minimum annuity provision would be applicable for persons with "current connection" and would yield larger amounts than those shown. In such cases this provision would raise the benefits for a 10-year man to approximately those shown for a man with average monthly compensation of \$200 and benefits for a 20-year man to those for a man with \$150.

³ All services must be after June 30, 1954.

disability insurance, in which there was no change.

The accompanying summary outlines the principal provisions of the Railroad Retirement Act as amended in 1956. It shows the revised formulas, as well as the minimum and maximum benefit provisions after the effective date of the 10-percent increase in benefits.

Public Law No. 880, which amended the Social Security Act in 1956, may be considered as also amending the Railroad Retirement Act as far as it affects the operation of the provision for financial interchange between the old-age, survivors, and disability insurance and the railroad retirement programs. The addition of disability benefits to old-age and sur-

vivors insurance, the lowering of the eligibility age for widow's benefits, and the actuarial reduction in the benefit amount for wives and female workers who retire before they reach age 65 produce increased benefit reimbursements to the railroad retirement system. On the other hand, the increase of $\frac{1}{2}$ of 1 percent of payroll (on maximum earnings of \$4,200 a year) in combined employer-employee contributions, effective January 1, 1957, makes larger the amount of contributions that must be credited to the old-age, survivors, and disability insurance system in the operation of the financial interchange provision. It has been estimated that the increased benefit reimbursements to the railroad retirement account will be approximately balanced by the increased tax reimbursements to the old-age, survivors, and disability insurance system and thus on a net basis the financial interchange is in approximately the same position as before the 1956 amendments to the Social Security Act.

Table 1 gives the illustrative monthly retirement annuities under the Railroad Retirement Act computed under the formula adopted in 1956. As noted in the table, all service must be after June 30, 1954, for the worker to qualify for the maximum benefits based on average monthly compensation of \$350. An individual who was covered under the railroad retirement system on January 1, 1937, and who has worked for the maximum creditable compensation for all years following this date would upon retiring on January 1, 1967, with 30 years of continuous service receive a benefit under the 1956 amendments of \$191.90; under the Railroad Retirement Act before the 1956 amendments, his benefit would have been \$174.22. Similarly, if the individual has had 40 years of continuous service since January 1, 1937, at the maximum monthly rate of compensation, he would receive a benefit of \$260.30 upon retirement on January 1, 1977, compared with a benefit of \$236.32 under the superseded formula. If the worker were married to a woman of the same age who is not receiving benefits in her own right, there would in addition be a spouse's benefit of \$54.30 (the old-age, survivors, and disability in-

Table 3.—Summary of calculations of amount in the railroad retirement account to be credited to the old-age and survivors insurance trust fund as of June 30, 1955, according to the financial interchange provisions of the Railroad Retirement Act¹

[In millions]					
Calendar year	Contributions	Benefit payments	Administrative expenses	Interest	Balance at end of year
1937----	\$37.2	\$0.1	-----	\$0.2	\$37.3
1938----	24.7	1.9	-----	1.1	62.2
1939----	40.3	1.3	-----	1.9	103.1
1940----	40.9	6.7	\$2.4	3.0	137.9
1941----	49.7	13.9	2.1	3.7	175.3
1942----	62.3	20.0	2.2	4.5	219.9
1943----	74.7	25.7	2.4	5.2	271.7
1944----	83.5	32.1	2.6	6.0	326.5
1945----	84.7	40.7	2.6	7.2	375.1
1946----	87.8	52.4	3.0	7.9	415.4
1947----	91.4	61.2	3.1	8.2	450.7
1948----	95.4	72.1	3.4	13.3	493.9
1949----	87.8	84.3	3.3	6.4	490.5
1950----	129.4	112.9	3.6	10.4	513.8
1951----	152.9	183.5	3.5	15.0	494.7
1952----	155.0	201.2	3.4	11.1	456.2
1953----	153.8	239.3	3.4	10.2	377.5
1954----	178.9	270.1	3.1	8.3	*270.0
1955 ² ----	90.5	153.0	1.5	3.0	*208.8

¹ Amounts shown represent estimates for what would have been additional receipts and expenditures of the old-age and survivors insurance trust fund if railroad retirement after 1936 had been under old-age and survivors insurance and the resulting amount that is owed to the old-age and survivors insurance trust fund.

² Preliminary estimate for first 6 months.

³ Beginning 1954, the balances at the end of each period are adjusted for the cash interest transfers to the old-age and survivors insurance trust fund.

surance maximum) in these examples. The maximum benefit under the Railroad Retirement Act will be continuously increasing until the time that all service has been performed at the maximum creditable rate of \$350 a month.

Table 2 illustrates the effect of the 10-percent increase on monthly survivor annuities. It will be noted that the increased rate has little effect on the old-age, survivors, and disability insurance minimum guarantee when the benefit is based on 20 years of service or less. In effect, virtually all the survivor benefits for young workers continue to be paid under the provisions of the minimum guarantee. The young worker under the Railroad Retirement Act who would leave a family eligible for survivor benefits would for the most part have less than 20 years of service. Even among those workers with more than 20 years of service, the benefits based on the earnings of most of those leaving a widow and children would continue to be affected.

Table 2.—Illustrative monthly survivor annuities under the Railroad Retirement Act, as amended in 1956¹

Average monthly compensation	Amount of annuity	
	Widow aged 60 or over	Widow and 2 children
10 years' service		
\$100-----	² \$45.00	² \$91.75
150-----	² 51.40	² 120.00
200-----	² 58.90	² 157.10
250-----	² 66.40	² 177.20
300-----	² 73.90	² 197.10
350-----	² 81.40	² 200.00
20 years' service		
\$100-----	² \$45.00	² \$100.10
150-----	² 51.40	² 120.00
200-----	² 58.90	² 157.10
250-----	² 66.40	² 177.20
300-----	² 73.90	² 197.10
350-----	² 81.40	² 200.00
30 years' service		
\$100-----	\$46.48	\$108.45
150-----	53.62	125.11
200-----	60.78	157.10
250-----	67.92	177.20
300-----	75.08	197.10
350-----	82.22	200.00
40 years' service		
\$100-----	\$50.05	\$116.78
150-----	57.75	134.75
200-----	65.45	157.10
250-----	73.15	177.20
300-----	80.85	197.10
350-----	88.55	200.00

¹ Individual assumed to enter railroad service at age 21 in 1955 or later and to remain steadily employed therein at a level wage. Figures indicate survivor benefits should death occur at ages 31, 41, 51, and 61, respectively.

² Old-age, survivors, and disability insurance minimum guarantee applies.

Principal provisions of the Railroad Retirement Act, as amended, 1956

Initial qualification for benefits:

At least 10 years of railroad service is required to qualify for all but one type of benefit under the Railroad Retirement Act (see item A (8)). Persons with less than 10 years of service are transferred to OASDI¹ system.

A. Benefits payable to—

- (1) Age annuitant:
Aged 65 or over, or aged 60 or over if 30 or more years of service (but for men under age 65, annuity reduced 1/180 for each month under age 65 at time of retirement).
- (2) Disability annuitant:
Unable to engage in any regular employment; or unable to engage in usual occupation, if "current connection" with railroad industry when disabled and if 20 or more years of service or aged 60 or over.
- (3) Spouse of annuitant aged 65 or over:
Aged 65 or over (husband to be eligible must be dependent), or regardless of age for wife with dependent child under age 18 present (or aged 18 or over if child is disabled and disability began before that age).
- (4) Widow:
Aged 60 or over, or with dependent child under age 18 (or aged 18 or over if child is disabled and disability began before that age). Dependent widower aged 60 or over.
- (5) Children of deceased individual:
Under age 18 (or aged 18 or over if child is disabled and disability began before that age).
- (6) Dependent parent:
Aged 60 or over, and no surviving spouse or child who could ever receive monthly benefits.
- (7) Lump-sum death payment:
For deaths when no monthly benefits payable immediately.
- (8) Residual death payment:
Payable after all benefit rights, including those of survivors, have terminated—to assure total payments of at least employee contributions paid plus some allowance for interest. Suitable modifications for those with less than 10 years of service. (See item on initial qualification.)

B. Insured status for survivor benefits

- (1) "Quarter of coverage":
In general, calendar quarters with \$50 or more of railroad compensation after 1936, or similar credits under OASDI.
- (2) "Current connection":
In general, exists at time of retirement or death if 1 year of railroad service in preceding 2½ years.

(3) Completely insured status:

- (a) Current connection, and either (i) 1 quarter of coverage for each 2 quarters after 1936 (or after age 21 if later) and before age 65 (or death or retirement if earlier), with minimum of 6 quarters of coverage, or (ii) 40 quarters of coverage; or
 - (b) Retirement annuity based on at least 10 years of service accrued before 1948, or pension payable.
- #### (4) Partially insured status:
- Current connection, and 6 quarters of coverage in year of death or retirement and 3 preceding years.
- #### (5) Transfer of credits to OASDI system:
- If not insured as in items (3) and (4), railroad credits used in determining survivor benefits under OASDI.

C. Amount of retirement benefits

- (1) "Years of service":
All service after 1936 plus—for those in "employment status" on August 29, 1935—service before 1937 that will make total of not more than 30 years.
- (2) "Average monthly compensation":
Average of creditable compensation paid in period of service counted; maximum of \$300 creditable for any month before July 1954 and \$350 for any month after June 1954. For retirement after end of year in which age 65 is attained, amount computed as of end of such year is used if larger. Special method used for determining average earnings for service before 1937.
- (3) Monthly benefit amount:
3.04% of first \$50 of monthly compensation, plus 2.28% of next \$100, plus 1.52% of next \$200, all multiplied by years of service on which average monthly compensation is based.
- (4) Minimum benefit amount:
 - (a) If having current connection at retirement, amount determined under item (3) shall not be less than least of \$75.90, \$4.55 times years of service, or average monthly compensation.
 - (b) "OASDI minimum guarantee" (see item F (9)).

D. Basic amount of survivor benefits

- (1) "Average monthly remuneration":
Based on railroad compensation and OASDI credits from 1937 to retirement (or death, if earlier) divided by total time elapsed in such period, with maximum combined credits of \$3,600 a year before July 1954 and \$4,200 a year after June 1954. Average may be computed at age 65 if higher amount results.
- (2) "Basic amount":

¹OASDI means old-age, survivors, and disability insurance under the Social Security Act.

ted by the provisions of the minimum guarantee. Thus it may be said that in general only aged widows of long-service employees will receive survivor annuities based on the formula under the Railroad Retirement Act.

Before the passage of the 1956 amendments to the Railroad Retirement Act, there was an actuarial deficit of 1.63 percent of payroll, according to the estimates in the sixth statutory valuation of the assets and liabilities under the Railroad Retirement Act. The Railroad Retirement Board estimates that the 1956 amendments to the Railroad Retirement Act increase the actuarial deficit by

1.57 percent of payroll and thus produce a total deficit of approximately 3.20 percent of payroll on a level-cost basis. In passing these amendments, Congress stated that, upon convening the Eighty-fifth Congress, the problem of meeting any actuarial deficiency would be immediately considered. In summary, the level-premium cost of benefits under the Railroad Retirement Act as amended in 1956 is estimated to be 15.70 percent of payroll, in comparison with a contribution rate of 12.50 percent of payroll; the result is an estimated net deficit of 3.20 percent of payroll.

Table 3 summarizes the calcula-

tions undertaken under the financial interchange provisions from 1937 through June 30, 1955. As of June 30, 1955, there was a balance of \$208.8 million in the railroad retirement account to the credit of the old-age and survivors insurance trust fund. As the table shows, this balance has been decreasing since 1950, when it was at a maximum of \$513.8 million. It is estimated that the balance will continue to decline until it reaches zero in 1957 or 1958, at which time and for an indefinite period the result of the transactions will favor the railroad retirement account. That is, beginning in 1957 or 1958 sums of

Principal provisions of the Railroad Retirement Act, as amended, 1956—Continued

44% of first \$75 of average monthly remuneration, plus 11% of remainder of average monthly remuneration, all increased by 1% for each year after 1936 with \$200 or more of remuneration. Minimum basic amount is \$15.40. For individuals completely insured as under item B (3) (b), basic amount alternatively computed from average monthly compensation (item C (2)) or from average monthly earnings of pensioner, and higher amount used.

- (3) Maximum family benefits:
\$176, or 2% times the basic amount, whichever is the lesser—but not less than \$33 or the OASDI minimum guarantee (see item F (9)).
- (4) Minimum family benefits:
\$15.40; also OASDI minimum guarantee (see item F (9)).

E. Normal amounts of dependent and survivor benefits

- (1) Spouse:
50% of full retirement or disability annuity (disregarding any reduction made for retirement before age 65), up to maximum allowable under OASDI.
- (2) Widow:
100% of survivor basic amount. Widow's annuity shall not be less than any spouse's annuity received immediately before widow's annuity.
- (3) Child of deceased worker:
66 2/3% of survivor basic amount.
- (4) Dependent parent:
66 2/3% of survivor basic amount.
- (5) Lump-sum death payment:
10 times the basic amount.

F. Miscellaneous benefit provisions

- (1) Employment permitted retired workers and spouses:
None for any railroad or for last employer before retirement. No restriction on other employment except where OASDI minimum guarantee applies.
- (2) Employment permitted disability annuitants:
Earnings of \$100 or less per month in wages and self-employment in any month in which individual is under 65 and still disabled is allowed without forfeiture of that month's benefits.
- (3) Employment permitted survivor beneficiaries:
None for any railroad and to the same extent as for OASDI beneficiaries (full benefits if earnings from wages and self-employment are \$1,200 or less per year, but in any event for months with \$80 or less of wages and no substantial service in self-employment).
- (4) Effect of railroad employment on benefits of OASDI beneficiaries:
Railroad earnings counted in determining whether benefits are payable.

- (5) Duplication of benefits under railroad system:
Survivor beneficiary may also receive retirement annuity concurrently.
- (6) Duplication of retirement annuity with OASDI benefits:
Duplication allowed.
- (7) Duplication of spouse's annuity with OASDI benefits:
When individual is eligible only for OASDI wife's benefit, no reduction is made in annuity. When individual is eligible for other type or types of OASDI benefit, annuity is reduced by any excess of all OASDI benefits over full amount of wife's benefit (if any).
- (8) Duplication of survivor benefits with OASDI benefits:
Duplication allowed (except benefits not payable under both systems on basis of same wage record).
- (9) "OASDI minimum guarantee" provision:
The guarantee that retirement or survivor benefits under railroad system, plus any OASDI benefits payable, will not be less than OASDI benefits would be on basis of combined credits under both systems.
- (10) Credit for military service:
Given at rate of \$160 per month for service during a war-service period if in railroad service in year of entry into military service or in preceding year. Special provisions for crediting military service rendered before 1937. Provisions against using same service under more than one Federal system.
- (11) Time within which benefits must be claimed:
Lump-sum death payment within 2 years. No limit for residual death payment. Monthly benefits retroactive for 12 months.
- (12) Right of waiver of annuity or pension:
Any person may decline to accept all or any part of an annuity or pension.

G. Financing provisions

- (1) Tax rates:
6¼% on employer and 6¼% on employee, paid on maximum compensation of \$350 per month.
- (2) Government contribution:
Actuarially determined cost of additional benefits for military service rendered before 1937. Regular employer and employee taxes on other creditable military service based on imputed earnings of \$160 per month.
- (3) Interest rate on investments:
Minimum of 3% per year prescribed by Railroad Retirement Act.
- (4) OASDI "interchange":
OASDI trust fund to be put in same position in which it would have been if railroad employment after 1936 had been covered thereunder, by transfers in appropriate direction. Takes into account, among other matters, payment of benefits on basis of combined wage credits.

money will be transferred annually from the old-age, survivors, and disability insurance trust funds to the credit of the railroad retirement account. Commencing July 1, 1954, interest on the balance outstanding to the credit of the old-age and survivors insurance trust fund on a fiscal-year basis has been transferred to the old-age and survivors insurance trust fund. Through July 1956, a total of \$28.6 million had been transferred to that fund as interest payments.

Bulletin, May 1957

Recent Publications *

Social Security Administration

ARNOLD, MILDRED. *Meeting Family Need Through Homemaker Service*. Washington: Children's Bureau, 1957. 13 pp. Processed. Limited free distribution; apply to the

*Prepared in the Library, Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

Children's Bureau, Social Security Administration, Washington 25, D. C.

Basic Readings in Social Security: Social Welfare—Social Insurance. Compiled by the Library, Department of Health, Education, and Welfare. (Publication No. 28, 1956.) Washington: U. S. Govt. Print. Off., 1957. 144 pp. 50 cents.

An annotated bibliography of significant books, pamphlets, and articles on the Social Security Act, the programs administered under the Act, and related subjects.

(Continued on page 23)

Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-57

[In thousands; data corrected to Apr. 3, 1957]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				
		Monthly retirement and disability benefits ¹				Survivor benefits						Temporary disability benefits under Railroad Unemployment Insurance Act ⁹	State laws ¹⁰	Veterans' legis-lation ¹¹	Rail-road Unem-ploy-ment Insur-ance Act ⁸	
		Social Security Act	Rail-road Retirement Act	Civil Serv-ice Com-mis-sion ²	Veter-ans Ad-minis-tration ³	Monthly				Lump-sum ⁷						
						Social Security Act ⁴	Rail-road Retirement Act ⁵	Civil Service Com-mis-sion ²	Veter-ans Ad-minis-tration ⁶	Social Security Act	Other ⁸					
Number of beneficiaries																
1956																
February		5,872.2	428.9	239.3	2,704.4	2,197.6	208.0	76.0	(12)	41.8	12.2	29.3	1,309.2	73.5	59.7	
March		5,939.0	431.8	240.5	2,715.9	2,210.7	208.4	77.0	1,165.5	46.8	12.3	27.0	1,312.6	72.2	56.8	
April		6,007.9	434.2	241.4	2,724.9	2,227.7	208.5	77.7	(12)	52.2	12.3	25.3	1,219.5	59.2	44.1	
May		6,070.7	436.9	243.1	2,732.8	2,244.6	209.6	78.4	(12)	53.7	12.7	24.9	1,064.4	44.4	30.9	
June		6,114.4	437.2	244.6	2,738.5	2,260.1	211.0	80.7	1,175.8	49.3	12.2	22.4	1,072.1	45.6	23.0	
July		6,177.2	437.3	244.6	2,743.9	2,274.0	212.1	80.9	(12)	48.3	12.0	24.4	975.6	47.9	38.4	
August		6,275.8	439.1	248.8	2,749.6	2,290.7	212.8	81.5	(12)	50.6	12.3	34.6	931.8	52.1	78.0	
September		6,345.5	440.9	249.4	2,752.8	2,302.3	213.8	82.1	1,174.7	43.3	11.4	33.0	888.9	47.7	43.6	
October		6,387.5	441.2	249.3	2,758.7	2,314.0	214.8	82.9	(12)	38.7	12.6	36.5	752.3	30.3	39.9	
November		6,606.2	442.8	248.8	2,761.7	2,429.2	215.5	83.9	(12)	37.2	12.0	35.2	796.2	31.0	45.4	
December		6,677.1	443.3	255.9	2,764.7	2,451.0	216.0	85.5	1,179.5	38.3	11.2	32.5	940.6	39.9	53.5	
1957																
January		6,777.8	444.1	259.0	2,766.4	2,483.6	217.3	85.6	(12)	56.7	12.6	93.8	1,452.5	53.1	75.3	
February		6,878.2	445.3	262.6	2,768.3	2,509.1	217.5	86.3	(12)	48.0	11.9	28.0	1,529.5	61.6	68.6	
Amount of benefits ¹²																
1940		\$1,183,462	\$17,150	\$114,166	\$62,019	\$317,851	\$6,371	\$1,448		\$105,696	\$11,833	\$12,267		\$518,700		\$15,961
1941		1,079,648	51,169	119,912	64,933	320,561	23,644	1,559		111,799	13,270	13,943		344,321		14,537
1942		1,124,351	76,147	122,806	68,115	325,255	39,523	1,603		111,193	15,005	14,342		344,084		6,268
1943		911,696	92,943	125,795	72,961	331,350	55,152	1,704		116,133	17,843	17,255		79,643		917
1944		1,104,638	113,487	129,707	77,193	456,279	73,451	1,765		144,302	22,034	19,238		642,885	\$4,215	582
1945		2,047,025	148,107	137,140	83,874	697,830	99,651	1,772		254,238	26,127	23,431		445,866	126,630	2,359
1946		5,135,413	222,320	149,188	94,585	1,268,984	127,933	1,817		333,640	27,851	30,610		1,094,850	1,743,718	39,917
1947		4,658,540	287,554	177,053	106,876	1,676,029	149,179	19,283		382,515	29,460	33,115	\$11,368	776,165	970,542	39,401
1948		4,454,705	352,022	208,642	132,852	1,711,182	171,837	36,011	\$918	413,912	32,315	32,140		793,265	510,167	28,599
1949		5,613,168	437,420	240,893	158,973	1,692,215	196,586	39,257	4,317	477,406	33,158	31,771	30,103	1,737,279	430,194	103,566
1950		5,196,761	651,409	254,240	175,787	1,732,208	276,945	43,884	8,409	491,579	32,740	33,578	28,099	1,373,426	34,653	59,801
1951		5,503,855	1,321,061	268,733	196,529	1,647,938	506,803	49,527	14,014	519,398	57,337	33,356	26,297	840,411	2,234	20,217
1952		6,285,237	1,539,327	361,200	225,120	1,722,225	591,504	74,085	19,986	572,983	63,298	37,251	34,689	908,237	3,530	41,793
1953		7,353,396	2,175,311	374,112	269,300	1,840,437	743,536	83,319	27,325	613,475	87,451	43,377	45,150	962,221	41,698	46,684
1954		9,455,374	2,697,982	428,900	298,126	1,921,380	879,952	93,201	32,530	628,801	92,229	41,480	49,173	2,026,896	107,666	157,088
1955		10,275,552	3,747,742	438,970	335,876	2,057,515	1,107,541	121,847	39,362	688,426	112,871	42,233	51,945	1,350,258	87,672	93,284
1956		11,192,967	4,361,231	490,445	400,647	2,101,576	1,244,073	133,171	49,675	698,875	109,304	42,346	49,538	1,380,726	60,917	70,443
1956																
February		907,673	325,167	37,423	32,593	172,628	94,263	10,367	3,928	57,510	8,439	3,540	3,729	143,923	7,051	7,112
March		924,543	329,941	37,737	32,546	173,801	95,035	10,407	3,960	57,802	9,411	3,698	3,691	151,998	7,274	7,242
April		912,679	334,668	37,980	32,685	175,973	96,007	10,437	4,029	58,560	10,484	3,758	3,308	133,926	5,723	5,141
May		909,100	338,759	38,232	32,836	176,656	96,984	10,518	4,094	58,870	10,699	4,054	3,404	125,786	4,694	3,604
June		897,302	341,549	38,287	33,108	174,292	97,875	10,608	4,123	58,082	9,798	3,515	3,092	116,040	4,452	2,571
July		901,858	345,879	38,319	33,786	175,082	98,741	10,683	4,157	58,173	9,583	3,494	3,138	111,708	4,970	4,145
August		921,519	352,619	38,531	33,747	176,638	99,727	10,741	4,202	58,690	10,081	3,646	4,859	112,207	5,630	10,201
September		902,032	357,049	41,971	33,536	174,513	100,445	11,143	4,242	57,984	8,618	2,920	4,632	94,919	4,499	5,561
October		903,856	359,780	42,064	33,343	176,693	101,163	11,116	4,318	58,678	7,714	3,813	5,333	91,476	3,258	5,197
November		920,583	369,732	42,250	33,975	176,341	107,672	11,164	4,353	58,591	7,492	3,551	4,957	91,700	3,168	5,637
December		940,191	373,581	42,297	35,897	175,401	109,012	11,195	4,411	58,279	7,702	2,808	4,612	104,245	3,883	6,868
1957																
January		1,035,052	379,451	42,439	36,296	177,529	110,850	11,275	4,508	58,986	11,453	4,027	5,296	177,598	5,572	9,772
February		1,026,267	386,033	42,619	36,950	177,640	112,326	11,309	4,564	58,975	9,668	3,987	3,490	164,860	5,594	8,252

¹ Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated (beginning January 1957 includes a few child's benefits paid, solely because of disability, to children aged 18 or over). Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act. September 1956 data for amount of benefits under the railroad program estimated.

² Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

³ Pensions and compensation, and subsistence payments to disabled veterans undergoing training; beginning July 1955, payments on estimated basis and adjusted quarterly.

⁴ Mother's, widow's, widower's, parent's, and child's benefits; includes a few benefits payable to disabled children aged 18 or over; partly estimated.

⁵ Annuities to widows under joint and survivor elections and, beginning February 1947, survivor benefits—widow's, widower's (first paid December 1951), widowed mother's, parent's, and child's benefits. September 1956 data for amount of benefits estimated.

⁶ Payments to widows, parents, and children of deceased veterans; beginning 1955, data for beneficiaries shown as of end of quarter; beginning July 1955, payments on estimated basis and adjusted quarterly.

⁷ Number of decedents on whose account lump-sum payments were made.

⁸ Payments under the Railroad Retirement Act and Federal civil-service and

veterans' programs; beginning July 1955, data for veterans' programs on estimated basis.

⁹ Represents average number of beneficiaries in a 14-day registration period; temporary disability benefits first payable July 1947.

¹⁰ Represents average weekly number of beneficiaries; beginning January 1955 includes data for payments to unemployed Federal workers made by the States as agents of the Federal Government.

¹¹ Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning November 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950. Number represents average weekly claims paid.

¹² Not available.

¹³ Payments under the Social Security Act annual data represent Treasury disbursements and under the Railroad Retirement Act, amounts certified (for both programs monthly data for monthly benefits represent benefits in current-payment status); under the Railroad Unemployment Insurance Act, amounts certified; for Veterans Administration programs, except the readjustment allowance program, disbursements; under the State unemployment insurance laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act, checks issued; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for civil-service data and payments under the Railroad Unemployment Insurance Act, which are adjusted monthly.

Source: Based on reports of administrative agencies.

Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1954-57

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions ¹	Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment insurance contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions ⁵
Fiscal year:						
1954-55 *	\$5,087,154	\$469,856	\$600,106	\$1,142,009	\$279,986	\$23,720
1955-56 *	6,442,370	808,207	634,323	1,328,722	324,656	34,043
8 months ended:						
February 1955	2,689,362	301,236	402,613	767,319	238,109	12,823
February 1956	3,774,220	601,318	420,078	851,643	310,938	14,431
February 1957	3,722,382	938,043	416,039	1,017,592	315,372	45,269
1956						
February	661,916	31,404	85,058	130,219	241,146	1,872
March	520,119	59,257	53,870	9,312	5,880	4,126
April	598,353	49,098	15,267	138,956	4,045	596
May	997,587	53,424	91,356	316,671	2,499	12,193
June	552,091	45,109	53,751	12,140	1,294	2,698
July	351,031	560,769	23,376	148,138	1,719	434
August	818,805	60,862	81,404	295,588	742	9,833
September	412,743	49,785	53,453	10,879	621	8,783
October	218,116	51,738	24,959	109,393	508	617
November	606,322	53,677	74,306	208,899	865	10,352
December	248,790	52,325	54,580	12,033	690	7,731
1957						
January	291,274	63,435	21,165	80,086	40,242	386
February	775,301	45,449	82,796	152,576	269,886	7,133

¹ Represents contributions of employees, employers, and the self-employed in employments covered by old-age and survivors insurance (beginning December 1952, adjusted for employee-tax refunds); from May 1951, includes deposits in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

² Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 3 jurisdictions, contributions

from employees; excludes contributions collected for deposit in State temporary disability insurance funds. Data reported by State agencies.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Beginning 1947, also covers temporary disability insurance.

⁶ Except for State unemployment insurance, as shown in the *Final Statement of Receipts and Expenditures of the U.S. Government*.

⁷ Includes contributions from the Federal Government.

Source: *Monthly Statement of the U.S. Treasury*, and other Treasury reports, unless otherwise noted.

RECENT PUBLICATIONS

(Continued from page 21)

CHILDREN'S BUREAU. *Crippled Children's Services at the Mid-Decade: Statistical Highlights, 1955*. (Statistical Series, No. 35.) Washington: The Bureau, 1957. 16 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

CHILDREN'S BUREAU. *Juvenile Court Statistics, 1955*. (Statistical Series, No. 37.) Washington: The Bureau, 1956. 21 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

General

CONFERENCIA INTERAMERICANA DE SEGURIDAD SOCIAL. *Legislación Comparada de los Seguros Sociales en América Latina*. Mexico City: Comité Permanente Interamericano de Seguridad Social, 1956. 43 pp. Text and tables comparing social insurance laws in the Latin-American countries. Shows benefits, persons pro-

tected, financing, and administration.

COUNCIL OF STATE GOVERNMENTS. *State Finances, 1942 and 1954: A State by State Analysis of Revenue, Expenditures and Debt in Current and Constant Dollars*. Chicago: The Council, 1956. 62 pp. Processed. \$1.50.

"The Future—For Youth and Older People: Pensions, Health Benefits, Tax Allowances, Retirement Income, Government Aids." *U. S. News and World Report*, Washington, Vol. 42, Feb. 1, 1957, pp. 30-34f. 20 cents.

SOMERS, HERMAN M., and SOMERS, ANNE R. "Trends and Current Issues in Social Insurance." *Monthly Labor Review*, Washington, Vol. 80, Feb. 1957, pp. 166-169. 55 cents. A summary statement on social insurance today.

U. S. DEPARTMENT OF LABOR. *Our Manpower Future—1955-65*. Washington, U. S. Govt. Print. Off., 1957. 32 pp. 30 cents.

A chart book showing population trends and their manpower implications.

U. S. DEPARTMENT OF LABOR. BUREAU

OF LABOR STATISTICS. *Collective Bargaining Clauses: Labor-Management Safety, Production, and Industry Stabilization Committees*. (Bulletin No. 1201.) Washington: U. S. Govt. Print. Off., 1957. 35 pp. 30 cents.

U. S. DEPARTMENT OF LABOR. WOMEN'S BUREAU. *1956 Handbook on Women Workers*. (Bulletin No. 261.) Washington: U. S. Govt. Print. Off., 1957. 96 pp. 35 cents.

Information on women's employment, earnings and income, education and vocational training, and political and civil status, as well as recommended standards of employment and State labor laws affecting women and organizations of interest to them.

U. S. DEPARTMENT OF LABOR. WOMEN'S BUREAU. *What Social Security Means to Women*. (Women's Bureau Pamphlet No. 3, 1957.) Washington: U. S. Govt. Print. Off., 1957. 26 pp. 15 cents.

YOUNG, PAULINE V. *Scientific Social Surveys and Research*. (3d ed.). Englewood Cliffs, N. J.: Prentice-Hall, Inc., 1956. 540 pp. \$6.50.

"An introduction to the background,

Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937–57
[In thousands]

Period	Receipts		Expenditures		Assets		
	Net contribution income and transfers ¹	Interest received ²	Benefit payments	Administrative expenses ³	Net total of U. S. Government securities acquired ⁴	Cash balance at end of period	Total assets at end of period
Cumulative, February 1937–February 1957 ⁵ ...	\$45,800,348	\$4,206,329	\$26,457,845	\$1,044,525	\$21,673,724	\$830,582	\$22,504,306
Fiscal year:							
1954–55 ⁶	5,087,154	447,580	4,333,147	103,202	1,240,627	560,511	21,141,001
1955–56 ⁶	6,442,370	494,889	5,360,813	124,339	1,462,540	550,078	22,593,109
8 months ended:							
February 1955.....	2,689,362	237,064	2,688,140	64,885	286,282	589,870	20,216,016
February 1956.....	3,774,220	251,929	3,471,708	82,864	344,321	687,767	21,612,579
February 1957.....	3,722,382	288,531	4,005,034	94,682	–369,306	830,582	22,504,306
1956							
February.....	661,916	3,303	444,634	9,999	70,352	687,767	21,612,579
March.....	520,119	13,737	457,667	10,227	175,942	577,786	21,678,541
April.....	598,353	18,427	471,736	9,568	–179,159	892,421	21,814,016
May.....	997,587	4,600	478,994	12,440	647,668	755,506	22,324,769
June ⁷	552,091	206,196	480,708	9,239	473,767	⁸ 550,078	22,593,109
July.....	351,031	1,081	479,651	11,300	–221,601	632,795	22,454,270
August.....	818,805	3,135	486,813	9,923	380,931	577,068	22,779,473
September.....	412,743	19,522	489,770	10,483	–127,148	636,227	22,711,485
October.....	218,116	19,121	489,791	14,940	–249,759	618,492	22,443,991
November.....	606,322	5,381	488,599	11,997	127,383	602,260	22,555,097
December.....	248,790	235,215	507,764	12,186	–122,285	688,601	22,519,153
1957							
January.....	291,274	1,174	527,202	11,027	–243,750	686,569	22,273,371
February.....	775,301	3,902	535,443	12,826	86,922	830,582	22,504,306

¹ For July 1940 to December 1950 equals taxes collected; beginning January 1951, equals amounts appropriated (estimated tax collections) and, from May 1951, deposits by States under voluntary coverage agreements. For 1947–51 includes amounts appropriated to meet costs of benefits payable to certain veterans' survivors. Beginning 1952, includes deductions for refund of estimated amount of employee-tax overpayment—\$54 million in December 1956 for 1955 taxes.

² Includes interest transferred from the railroad retirement account under the financial interchange provision of the Railroad Retirement Act, as amended in 1951.

³ Represents net expenditures for administration. Beginning November

1951, adjusted for reimbursements to trust fund of small amounts for sales of services. Beginning October 1953, includes amounts for expenses of plans and preparations for construction authorized by P.L. 170, 83d Cong., 1st sess.

⁴ Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

⁵ Revised to correspond with *Final Statement of Receipts and Expenditures of the U. S. Government*.

⁶ Includes \$44,306 of unappropriated receipts.

Source: *Monthly Statement of Receipts and Expenditures of the U. S. Government* and unpublished Treasury report.

content, methods, principles, and analysis of social studies."

Retirement and Old Age

CAPE, WILLIAM H. *Public Employee Retirement Plans in South Dakota*. Vermillion, S. Dak.: Government Research Bureau, University of South Dakota, 1956. 124 pp.

COWGILL, DONALD OLEN. "Trends in the Ecology of the Aged in American Cities, 1940–1950." *Journal of Gerontology*, St. Louis, Vol. 12, Jan. 1957, pp. 75–80. \$2.50.

Public Welfare

BEATMAN, FRANCES LEVINSON. "Family Interaction: Its Significance for Diagnosis and Treatment." *Social Casework*, New York, Vol. 38, Mar. 1957, pp. 111–118. 50 cents.

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COLEMAN, JULES V.; JANOWICZ, RUTH; FLECK, STEPHEN; and NORTON, NEA. "A Comparative Study of a Psychiatric Clinic and a Family Agency: Parts I and II." *Social Case-*

work, New York, Vol. 38, Jan. 1957, pp. 3–8; and Feb. 1957, pp. 74–80. 50 cents a copy.

EISENBERG, SIDNEY S. *Supervision in the Changing Field of Social Work*. Philadelphia: Published by the Jewish Family Service of Philadelphia in association with the School of Social Work, University of Pennsylvania, 1956. 88 pp. \$2.

FAMILY SERVICE ASSOCIATION OF AMERICA. PERSONNEL COMMITTEE. *A Guide to Classification of Professional Positions and Evaluation Outlines in a Family Service Agency*. New York: The Association, 1957. 55 pp. \$1.50.

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Describes a research project undertaken by two family service agencies in Chicago.

INDIA. THE PLANNING COMMISSION. *Social Welfare in India*. New Del-

hi: The Commission, 1955. 850 pp. \$2.50.

STEWART, MAXWELL S. *Problems of Family Life and How to Meet Them*. New York: Harper & Brothers, 1956. 227 pp. \$3.50.

Includes Getting Ready to Retire, by Kathryn Close; When Parents Grow Old, by Elizabeth Ogg; Broken Homes, by George Thorman; and Special Problems with Children: A. Handicapped Children, by Samuel M. Wishik, and B. The Retarded Child, by Walter Jacob.

Child Welfare

FALSBERG, MARTIN. "Setting Limits with the Juvenile Delinquent." *Social Casework*, New York, Vol. 38, Mar. 1957, pp. 138–142. 50 cents.

GLICKMAN, ESTHER. *Child Placement Through Clinically Oriented Casework*. New York: Columbia University Press, 1957. 448 pp. \$5.75.

Discussed under the following headings: Diagnosis at Intake; An Attempt at Classification of Parents; Types of Placement Facilities; Pre-placement Work with Families; Work with Foster Families; Work with Children After Placement; Work with

Table 4.—Old-age, survivors, and disability insurance: Monthly benefits in current-payment status at the end of the month by type of benefit and by month, February 1956–February 1957, and monthly benefits awarded, February 1957¹
[Amounts in thousands; data corrected to Mar. 28, 1957]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1956														
February	8,069,862	\$419,429.8	4,541,282	\$282,556.5	1,207,832	\$40,119.4	1,287,480	\$47,096.4	715,965	\$34,932.3	292,003	\$13,459.1	25,300	\$1,266.1
March	8,149,733	424,975.4	4,594,991	286,817.7	1,219,883	40,605.2	1,293,384	47,422.3	723,119	35,317.0	292,990	13,542.4	25,366	1,270.8
April	8,235,594	430,675.4	4,649,159	290,968.1	1,233,164	41,141.2	1,301,683	47,859.3	731,146	35,750.0	294,950	13,677.7	25,492	1,279.1
May	8,315,314	435,742.9	4,697,531	294,528.6	1,246,118	41,632.8	1,310,331	48,312.0	739,968	36,224.6	295,771	13,759.0	25,595	1,285.8
June	8,374,453	439,423.8	4,731,942	296,976.4	1,255,018	41,968.4	1,316,728	48,662.0	747,766	36,647.7	297,294	13,875.9	25,705	1,293.3
July	8,451,169	444,620.4	4,781,036	300,776.8	1,268,051	42,477.0	1,320,390	48,912.8	756,213	37,106.2	299,675	14,047.2	25,804	1,300.4
August	8,506,410	452,345.9	4,855,552	306,613.1	1,290,596	43,336.9	1,327,584	49,300.1	764,555	37,561.7	302,199	14,225.8	25,924	1,308.3
September	8,647,776	457,493.9	4,907,729	310,408.4	1,307,228	43,939.9	1,333,003	49,637.4	772,132	37,976.6	301,685	14,217.8	25,999	1,313.8
October	8,701,498	460,942.4	4,941,397	312,833.8	1,315,464	44,250.7	1,337,359	49,930.3	780,034	38,407.0	301,188	14,202.0	26,056	1,318.6
November	9,035,408	477,403.7	5,064,198	319,516.2	1,410,825	47,506.6	1,340,508	50,168.2	891,682	44,615.7	301,522	14,244.4	26,673	1,352.6
December	9,128,121	482,592.9	5,112,430	322,536.8	1,433,507	48,325.6	1,340,995	50,323.7	913,069	45,779.7	301,240	14,262.2	26,880	1,364.8
1957														
January	9,261,391	490,300.8	5,184,797	327,385.5	1,460,641	49,315.0	1,351,695	50,907.4	934,177	46,921.4	302,932	14,389.9	27,149	1,381.6
February	9,387,369	498,358.4	5,254,626	332,736.2	1,490,286	50,517.4	1,360,227	51,396.7	951,557	47,875.9	303,432	14,443.4	27,241	1,388.8
Monthly benefits awarded in February 1957	186,815	10,378.0	92,778	6,338.1	44,599	1,615.3	20,156	834.5	22,657	1,207.2	6,272	362.6	353	20.3

¹ For an explanation of the treatment of dual entitlements, see the *Bulletin* for April 1957, p. 29, table 4, footnote 1.

Table 5.—Old-age, survivors, and disability insurance: Number of monthly benefits withheld, by reason for withholding payment and type of benefit,¹ December 31, 1956
[Based partly on 10-percent sample]

Reason for withholding payment ²	Total	Old-age			Wife's or husband's				Widow's or widower's	Mother's	Parent's
		Total	Male	Female	Total	Aged wife's ³	Young wife's ⁴	Husband's			
Total	327,071	203,376	161,589	41,787	45,266	39,559	5,254	453	6,371	71,973	85
Covered or noncovered employment ⁵ of beneficiary in United States or covered employment ⁵ of beneficiary outside United States	267,758	192,779	152,842	39,937	3,946	2,444	1,502	0	4,887	66,128	18
Noncovered employment ⁵ of beneficiary outside United States	612	449	384	65	21	21	0	0	23	119	0
Covered or noncovered employment ⁵ in United States or covered employment ⁵ outside United States of old-age beneficiary on whose earnings benefit is based	38,954				38,954	35,622	2,891	441			
Noncovered employment ⁵ outside United States of old-age beneficiary on whose earnings benefit is based	130				130	110	20	0			
Failure to have care of an entitled child	4,227				606		606			3,621	
Payee not determined	2,681	1,911	1,495	416	173	161	12	0	395	186	16
Administrative reasons	12,709	8,237	6,868	1,369	1,436	1,201	223	12	1,066	1,919	51

¹ Data for child's benefits withheld are not available.

² As provided for under section 203 of the amended act except for the reason "payee not determined," in which case benefit payments are accrued pending determination of guardian or appropriate payee.

³ Wives aged 65 and over, and wives aged 62-64 with no entitled children.

⁴ Wives under age 65 with 1 or more entitled children.

⁵ Includes self-employment.

Families After Placement; and Termination of Placement.

GREENBERG, IRVING, and BOOKMAN, ALAN. "The Value of a Merger of Children's Services." *Child Welfare*, New York, Vol. 36, Feb. 1957, pp. 1-7. 45 cents.

KAHN, ALFRED J. *First Principles in Planning Community Services to Deal with Children in Trouble*. (Reprinted from the *Social Service Review*, Dec. 1956.) New York: Citizen's Committee for Children of New York City, Inc., 1957. 13 pp.

KAUFMAN, IRVING. "The Contribution of Protective Services." *Child Welfare*, New York, Vol. 36, Feb. 1957, pp. 8-13. 45 cents.

NOVICK, MARY B., and GROTE, P. HELEN. *Bibliography on Aid to Dependent Children with Special References to Working Mothers*. Sacramento, Calif.: State Department of Social Welfare, Jan. 1957. 34 pp. Processed.

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BURNS, CHARLES L. C. *Mental Health*

in Childhood. Chicago: Fides Publishers Association, 1956. 86 pp. \$2.75.

DEARING, W. PALMER. "The Prepayment Challenge: A Government View." *Public Health Reports*, Washington, Vol. 72, Feb. 1957, pp. 110-114. 55 cents.

HERRICK, KENNETH W. *Total Disability Provisions in Life Insurance Contracts*. Homewood, Ill.: Published for the S. S. Huebner Foundation for Insurance Education by Richard D. Irwin, 1956. 212 pp. \$4.

Table 6.—*Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, February 1957¹*

Region and State	Nonfarm place- ments	Initial claims ²		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unem- ployment under State programs ³
		Total	Women	Total	Women	All types of unemployment ⁴			Total unemployment		
						Weeks compen- sated	Benefits paid ⁴	Average weekly number of benefi- ciaries	Weeks compen- sated	Average weekly payment	
Total.....	387,415	1,002,174	327,657	7,088,748	2,266,825	6,118,021	\$164,860,460	1,529,505	5,652,577	\$27.85	⁵ 1,730,296
Region I:											
Connecticut.....	5,919	13,452	6,303	106,405	47,977	94,305	2,771,759	23,576	89,493	30.19	24,454
Maine.....	1,507	4,059	1,105	43,371	15,913	39,933	789,148	9,983	37,546	20.09	10,588
Massachusetts.....	15,701	38,917	18,787	291,835	113,496	276,380	7,776,739	69,095	236,063	30.63	72,082
New Hampshire.....	1,064	3,095	1,273	23,783	9,878	21,675	495,907	5,419	19,615	24.06	5,860
Rhode Island.....	1,134	14,382	8,228	79,110	39,535	72,388	1,860,475	18,097	64,512	27.37	19,824
Vermont.....	645	2,189	1,008	12,767	5,179	10,229	229,285	2,557	9,332	23.35	3,245
Region II:											
New Jersey.....	7,918	38,829	16,284	371,463	162,822	367,528	11,456,421	91,882	329,192	32.11	91,287
New York.....	61,298	155,587	65,670	881,318	356,053	798,413	23,331,591	199,603	723,119	30.67	217,773
Puerto Rico.....	2,416	406	105	4,135	1,098	699	16,674	175	690	24.00	-----
Virgin Islands.....	243	0	0	5	0	5	105	1	5	21.00	-----
Region III:											
Delaware.....	422	1,992	378	16,891	3,613	20,541	614,805	5,135	19,647	30.47	4,168
Dist. of Col.....	1,916	3,696	890	29,033	7,325	22,285	578,449	5,571	21,866	26.08	7,233
Maryland.....	4,785	12,224	3,971	76,651	21,569	71,779	1,741,768	17,945	65,579	25.14	17,324
North Carolina.....	8,916	36,658	16,039	190,382	87,994	172,510	2,905,017	43,128	159,301	17.04	45,868
Pennsylvania.....	17,628	92,400	32,708	692,854	234,646	624,985	17,067,441	156,246	570,394	28.38	172,578
Virginia.....	4,291	10,951	2,947	61,735	18,144	52,420	1,094,289	13,105	48,919	21.53	15,541
West Virginia.....	1,861	10,259	1,234	63,063	11,837	50,072	1,018,939	12,518	43,677	21.21	15,671
Region IV:											
Alabama.....	6,493	14,801	4,294	95,943	25,037	71,810	1,434,470	17,952	69,177	20.21	24,068
Florida.....	19,168	10,851	2,873	57,686	19,500	26,833	560,893	6,708	25,044	21.45	14,458
Georgia.....	7,654	15,530	5,057	110,426	47,196	90,291	1,917,617	22,573	83,703	21.86	27,606
Mississippi.....	5,750	9,983	2,551	76,288	17,250	58,651	1,164,265	14,663	55,009	20.33	19,139
South Carolina.....	5,159	9,278	2,844	61,514	24,348	48,156	992,669	12,039	44,144	21.12	15,284
Tennessee.....	6,337	19,261	6,152	199,401	64,378	154,247	3,108,868	38,562	145,041	20.51	49,662
Region V:											
Kentucky.....	2,805	14,692	2,696	163,176	37,001	122,305	2,849,996	30,576	115,527	23.82	40,416
Michigan.....	12,229	47,453	10,126	346,656	75,451	291,923	9,747,837	72,981	283,094	33.89	82,822
Ohio.....	18,253	39,088	10,287	287,574	82,292	241,641	7,513,793	60,410	229,188	31.87	70,731
Region VI:											
Illinois.....	14,883	47,092	16,423	313,899	107,511	268,264	7,372,691	67,066	238,721	29.10	79,556
Indiana.....	4,301	25,186	7,282	182,943	58,305	157,577	4,033,864	39,394	147,578	26.58	41,562
Minnesota.....	5,998	11,648	2,802	153,003	28,125	134,658	3,349,664	33,664	129,640	25.19	38,077
Wisconsin.....	5,101	13,667	4,078	119,673	38,187	101,775	3,056,504	25,444	94,740	30.36	29,524
Region VII:											
Iowa.....	4,418	6,312	1,916	63,289	14,315	52,735	1,331,634	13,184	48,245	26.22	15,539
Kansas.....	5,763	6,459	1,336	56,533	10,251	53,700	1,435,164	13,425	50,107	27.42	13,771
Missouri.....	5,771	24,323	8,285	155,816	42,691	123,439	2,624,701	30,860	113,969	22.09	37,805
Nebraska.....	2,838	3,686	1,144	45,061	10,480	39,755	963,941	9,939	38,345	25.45	10,836
North Dakota.....	1,120	1,631	248	25,066	2,384	22,621	613,380	5,655	21,158	27.43	6,050
South Dakota.....	750	1,256	221	18,261	2,648	14,953	348,815	3,738	14,249	23.79	4,492
Region VIII:											
Arkansas.....	4,636	13,342	2,351	98,903	20,168	63,608	1,227,048	15,902	59,095	19.71	23,038
Louisiana.....	7,877	11,287	1,789	71,739	12,814	56,327	1,217,566	14,082	51,794	22.32	17,807
Oklahoma.....	8,584	9,839	2,652	70,849	18,678	48,912	1,168,616	12,228	44,824	24.74	17,351
Texas.....	37,942	28,285	6,682	152,970	41,779	121,271	2,716,492	30,318	114,615	22.92	36,029
Region IX:											
Colorado.....	4,344	5,259	996	30,296	6,865	24,833	628,906	6,208	23,391	25.81	7,502
Montana.....	1,201	4,850	843	45,739	7,784	39,793	957,706	9,948	39,793	23.99	11,323
New Mexico.....	2,905	3,430	405	22,150	2,421	16,785	409,812	4,196	15,886	24.89	5,505
Utah.....	1,792	3,378	844	33,268	8,688	27,982	803,046	6,996	26,205	29.45	8,059
Wyoming.....	712	1,723	305	15,590	2,945	13,930	402,866	3,482	13,207	29.18	3,638
Region X:											
Arizona.....	4,414	5,188	955	27,011	5,228	18,324	472,746	4,581	17,374	26.25	6,768
California.....	28,471	105,855	32,895	580,448	203,963	492,118	13,977,084	123,030	457,304	29.34	147,228
Hawaii.....	799	2,252	875	15,939	8,896	12,365	273,448	3,091	9,227	25.11	(⁶)
Nevada.....	1,273	2,726	723	16,082	4,607	17,671	559,513	4,418	16,723	32.18	3,929
Region XI:											
Alaska.....	435	1,628	222	24,362	2,464	27,172	963,120	6,793	26,474	35.66	(⁶)
Idaho.....	2,065	3,442	505	41,317	6,126	35,281	965,619	8,820	34,048	27.63	10,213
Oregon.....	2,831	15,408	2,474	148,171	27,675	135,552	4,167,940	33,888	130,401	31.07	35,556
Washington.....	4,679	22,989	4,596	216,905	41,295	194,616	5,749,354	48,654	186,287	29.94	51,424

¹ Includes, except as otherwise noted, data for the Federal employees' unemployment insurance program, administered by the States as agents of the Federal Government.

² Total excludes transitional claims.

³ Total, part-total, and partial.

⁴ Not adjusted for voided benefit checks and transfers under interstate com-

bined-wage plan.

⁵ Excludes Alaska and Hawaii.

⁶ Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

LEVINE, EDNA S. *Youth in a Soundless World: A Search for Personality*. New York: New York University Press, 1956. 217 pp. \$5.

Designed to "impart a clearer un-

derstanding of the everyday human problems of deafness and to bring the mental health specialist into closer contact with the deaf."

MUSHKIN, SELMA. "Age Differential

in Medical Spending." *Public Health Reports*, Washington, Vol. 72, Feb. 1957, pp. 115-120. 55 cents.

U. S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE (Continued on page 31)

Table 7.—Public assistance in the United States, by month, February 1956–February 1957¹

[Except for general assistance, includes vendor payments for medical care and cases receiving only such payments]

Year and month	Total ²	Old-age assistance	Aid to dependent children			Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases)	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases)
			Families	Recipients										
				Total ³	Children									
1956	Number of recipients								Percentage change from previous month					
February		2,538,518	608,628	2,220,653	1,682,363	104,772	247,117	336,000	-----	-0.3	+0.5	-0.2	+0.8	+1.4
March		2,535,419	613,246	2,240,856	1,698,296	105,083	249,118	336,000	-----	-1	+8	+3	+8	(⁴)
April		2,530,720	615,985	2,253,738	1,708,484	105,229	251,533	322,000	-----	-2	+4	+1	+1.0	-4.2
May		2,527,753	617,058	2,258,858	1,713,503	105,469	255,954	303,000	-----	-1	+2	+2	+1.8	-5.9
June		2,523,716	613,720	2,250,229	1,707,629	105,796	258,279	290,000	-----	-2	-5	+3	+9	-4.3
July		2,519,469	607,468	2,221,867	1,691,346	105,900	260,082	288,000	-----	-2	-1.0	+2	+7	-7
August		2,514,669	606,973	2,224,504	1,692,992	106,445	262,105	297,000	-----	-2	-1	+4	+8	+3.2
September		2,511,947	606,563	2,228,055	1,696,484	106,609	263,471	281,000	-----	-1	-1	+2	+5	-5.5
October		2,512,565	605,925	2,226,560	1,697,530	106,820	265,208	282,000	-----	(⁵)	-1	+2	+7	+5
November		2,512,459	608,661	2,238,994	1,706,869	107,193	267,639	290,000	-----	(⁴)	+5	+3	+9	+2.7
December		2,514,425	616,190	2,270,642	1,731,736	107,484	269,176	305,000	-----	+1	+1.2	+3	+6	+5.2
1957														
January		2,512,411	623,342	2,298,896	1,753,536	107,531	271,216	334,000	-----	-1	+1.2	(⁵)	+8	+9.6
February		2,509,479	629,832	2,325,811	1,775,118	107,455	273,467	337,000	-----	-1	+1.0	-1	+8	+1.1
1956	Amount of assistance								Percentage change from previous month					
February	\$235,739,000	\$137,284,906	\$54,051,818			\$6,110,375	\$13,943,747	\$18,502,000	+0.1	-0.7	+1.1	+0.2	+1.2	+2.7
March	237,182,000	137,313,059	54,818,422			6,144,744	14,082,191	18,599,000	+6	(⁵)	+1.4	+6	+1.0	+5
April	236,526,000	137,412,301	55,239,202			6,170,895	14,272,922	17,407,000	-3	+1	+8	+4	+1.4	-6.4
May	235,923,000	137,436,276	55,222,938			6,375,783	14,557,834	16,054,000	-3	(⁵)	(⁵)	+3.3	+2.0	-7.8
June	233,775,000	137,005,608	54,785,725			6,392,529	14,649,950	15,070,000	-9	-3	-8	+3	+6	-6.1
July	234,738,000	138,849,155	54,385,013			6,408,216	14,656,710	15,035,000	+4	+1.2	-7	+2	(⁵)	-2
August	236,815,000	139,029,605	54,666,759			6,500,720	14,901,223	16,025,000	+9	+3	+5	+1.4	+1.7	+6.6
September	235,590,000	138,796,047	54,854,426			6,516,200	14,977,834	14,736,000	-5	-2	+3	+2	+5	-8.0
October	243,629,000	144,387,281	56,389,879			6,715,577	15,362,558	15,296,000	+3.4	+4.0	+2.8	+3.1	+2.6	+3.8
November	245,948,000	145,133,252	56,863,539			6,752,514	15,659,665	15,801,000	+1.0	+5	+8	+6	+1.9	+3.3
December	249,707,000	145,810,238	58,557,924			6,784,376	15,834,615	17,098,000	+1.5	+5	+3.0	+5	+1.1	+8.2
1957														
January	251,782,000	145,158,000	59,345,712			6,792,570	15,861,668	18,973,000	+1.0	-4	+1.3	+1	+2	+11.0
February	253,478,000	145,543,461	60,292,531			6,799,869	16,068,048	18,971,000	+7	+3	+1.6	+1	+1.3	(⁴)

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds and from special medical funds; data or such expenditures partly estimated for some States.

³ Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

⁴ Decrease of less than 0.05 percent.

⁵ Increase of less than 0.05 percent.

SOCIAL SECURITY IN REVIEW (Continued from page 2)

in December. At that time the beneficiaries whose benefits were withheld represented 4.0 percent of all adult beneficiaries entitled to benefits, 0.3 percentage points less than the proportion a year earlier.

During February, 344,000 applications for benefits were filed in the district offices of the Bureau of Old-Age and Survivors Insurance, only 34,000 less than the record number filed in January. Almost 115,000 of the applications were from self-employed farm operators and their

dependents; the number of such applications now totals 371,000. About 45,000 of the applications filed in February were from women aged 62-64; the total number of women in this age group who have filed applications for monthly benefits is now 587,000. More than 28,000 applications for disabled adult child's benefits have been filed, 5,000 of them in February.

● Unemployment covered by State unemployment insurance programs and the program of unemployment compensation for Federal employees dropped in February. Seasonal fac-

tors reduced by 36 percent the amount of new unemployment (as indicated by the number of initial claims for benefits); the total for the month was 1,002,200. The weekly average of insured unemployment, however, dropped only slightly—less than ½ of 1 percent—to 1,730,300.

In an average week in February, 1,529,500 unemployed workers drew benefits; the average in January was 1,452,500. Benefits paid were also less, amounting to \$164.9 million for the month in contrast to \$177.6 million in January. The average check paid for total unemployment was \$27.85.

Table 8.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, February 1957¹

State	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance ²
Total.....	\$13,343,096	\$2,292,729	\$366,090	\$2,344,804	\$5,803,000
Alabama.....	1,391	1,165		311	
Alaska.....				(⁴)	21,636
California.....	266,403		22,204	(⁴)	89,736
Colorado.....			374		(²)
Connecticut.....	256,016	112,224	6,270	88,040	(²)
District of Columbia.....	747	286		694	160
Florida.....	34,482	11,065	1,273	2,430	(⁴)
Hawaii.....	7,845	22,234	190	5,060	(²)
Illinois.....	2,206,519	308,903	56,035	320,030	495,291
Indiana.....	492,198	76,796	21,988	(⁴)	197,004
Iowa.....				(⁴)	229,997
Kansas.....	250,104	48,571	4,308	39,343	42,276
Louisiana.....	110	4,048	456	1,345	1,782
Maine.....	46,796	13,563	1,515	5,148	78,106
Massachusetts.....	2,476,444	161,333	8,109	516,016	123,150
Michigan.....	194,115		2,944	33,267	129,265
Minnesota.....	1,451,451	112,774	38,093	13,196	275,998
Montana.....					168,016
Nebraska.....				(⁴)	192,211
Nevada.....	7,835				71,400
New Hampshire.....	85,862	12,852	2,750	9,493	(²)
New Jersey.....		19,954	15		136,045
New Mexico.....	49,925	36,477	2,038	9,695	5,481
New York.....	2,376,938	748,176	87,710	922,055	(²)
North Carolina.....	33,028	16,045		14,184	212,410
North Dakota.....	167,440	21,960	679	24,578	21,638
Ohio.....	576,367	9,704	20,666		918,275
Oregon.....	222,465	25,464	3,453	53,661	80,238
Pennsylvania.....	212,596	158,238	51,876	71,285	93,726
Rhode Island.....	76,467	43,176	1,086	19,435	37,007
South Carolina.....					16,193
South Dakota.....					117,214
Utah.....	1,095	1,201	2	500	379
Virgin Islands ³	174	64	7	26	82
Virginia.....					9,478
Washington.....	1,152,765	159,598	13,916	128,935	173,472
West Virginia.....	38,716	31,970	2,060	14,534	28,203
Wisconsin.....	656,894	134,888	16,073	51,545	169,263
Wyoming.....					45,911

¹ For the special types of public assistance figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

² In all States except California, Florida, Illinois, Kansas, Louisiana, Massachusetts, Michigan, Minnesota, Nevada, New Jersey, Oregon, Pennsylvania, Utah, the Virgin Islands, Washington, and Wisconsin includes payments made on behalf of recipients of the special types of public assistance.

³ Includes an estimated amount for States making vendor payments for medical care from general assistance funds and from special medical funds and reporting these data semiannually but not on a monthly basis.

⁴ No program for aid to the permanently and totally disabled.

⁵ Data not available.

⁶ Represents data for January. Data for February not available.

ELECTIVE COVERAGE

(Continued from page 7)

fication of old-age, survivors, and disability insurance appeared necessary.

Primarily to avoid complexities of bookkeeping that might have made coverage unfeasible, and perhaps secondarily to provide some assurance that the persons covered would not lose protection as a result of income fluctuations, the 1954 coverage provisions allowed farm operators certain options on reporting. The 1956 amendments liberalized and extended these options. The options are carefully circumscribed to limit their use

to the special low-income class for whom they were intended. Briefly, a farm operator with a gross income of \$600-\$1,800 may report either his net earnings or, as his presumed net earnings, two-thirds of his gross income (table 3). He is not covered unless earnings of \$400 or more are reported. If a farmer's gross income exceeds \$1,800 and his net earnings are less than \$1,200, he may report presumed net earnings of \$1,200, or his actual net earnings. If his gross income exceeds \$1,800 and if his net earnings exceed \$1,200, his actual net earnings must be reported.

Thus, under the provision for farm operator coverage, the low-income

farmer may determine each year which of two amounts he wishes to report. In some instances the decision affects his coverage for the year, but in others it affects only the amount of earnings he reports. Because the farmer's opportunity to make such determination will continue indefinitely, the effects of adverse selection may be more likely to persist in farm self-employment coverage than in any other of the wholly voluntary coverage provisions. On the other hand, since both the number of persons involved and the size of the reports are limited, there should not be any significant effect on program costs.

Table 9.—Average payments including vendor payments for medical care, average amount of money payments, and average amount of vendor payments for assistance cases, by program and State, February 1957¹

State	Old-age assistance			Aid to dependent children (per family)			Aid to the blind			Aid to the permanently and totally disabled		
	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ²	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ²	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ²	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ²
Total, 53 States ⁴	\$58.00	\$53.02	\$5.32	\$95.73	\$92.21	\$3.64	\$63.28	\$60.09	\$3.41	\$58.76	\$50.78	\$8.57
Alabama	39.67	39.65	.01	36.04	35.98	.06				32.26	32.24	.02
California	74.45	73.74	1.01				91.31	90.01	1.67	(⁵)	(⁵)	(⁵)
Colorado							66.68	65.54	1.14			
Connecticut	90.02	74.02	16.00	140.50	119.50	21.00	99.80	80.80	19.00	126.61	86.61	40.00
District of Columbia	56.36	56.10	.26	114.60	114.47	.13				66.21	65.92	.29
Florida	48.88	48.38	.50	58.71	58.21	.50	53.00	52.50	.50	52.44	51.94	.50
Hawaii	49.89	44.94	4.94	113.69	106.02	7.67	60.01	57.95	2.07	59.79	55.82	3.97
Illinois	66.63	43.41	25.10	143.87	131.82	12.11	69.27	53.76	16.46	78.91	50.07	29.96
Indiana	53.65	39.72	14.81	96.80	88.47	8.47	65.52	53.96	12.19	(⁵)	(⁵)	(⁵)
Kansas	70.90	63.69	7.63	120.82	111.55	9.91	78.02	70.98	7.04	75.09	66.02	9.60
Louisiana	63.15	63.15	(⁵)	77.57	77.38	.19	74.13	73.93	.20	47.27	47.17	.09
Maine	51.87	47.93	4.00	90.39	87.39	3.00	56.72	53.72	3.00	61.06	55.12	6.00
Massachusetts	86.73	58.86	28.56	140.81	129.00	12.91	106.47	102.49	4.19	112.58	64.90	51.67
Michigan	62.51	61.50	2.79				70.53	70.05	1.66	82.30	80.97	11.91
Minnesota	74.54	46.31	28.97	132.51	119.05	13.68	87.35	55.91	32.34	58.20	51.12	8.66
Nevada	66.13	64.37	3.07				(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)
New Hampshire	65.24	50.02	15.24	138.35	124.51	13.83	68.81	57.81	11.00	86.59	56.90	30.04
New Jersey				136.85	134.02	2.83	76.05	76.28	.02			
New Mexico	52.65	47.32	5.34	93.43	87.71	5.72	56.38	51.12	5.25	54.59	49.18	5.41
New York	88.38	66.89	26.50	144.43	132.72	13.24	93.47	76.55	20.26	90.86	70.52	23.55
North Carolina	34.91	34.27	.64	67.82	67.04	.78				39.61	38.61	1.00
North Dakota	84.13	64.70	21.00	137.95	125.99	13.09	69.82	64.43	5.96	88.25	66.57	24.17
Ohio	64.05	58.04	6.01	95.23	94.70	.53	62.35	56.96	5.39			
Oregon	74.56	62.58	11.91	139.27	132.36	6.90	85.52	74.90	10.62	89.81	74.50	15.61
Pennsylvania	50.65	46.52	4.13	116.24	111.01	5.23	62.57	59.60	2.98	59.71	54.20	5.51
Rhode Island	68.46	59.82	10.04	118.71	106.71	12.00	74.68	69.09	7.49	78.45	69.24	11.61
Utah	61.05	60.94	.11	114.49	114.07	.42	67.93	67.92	.01	67.92	67.64	.27
Virgin Islands ⁷	18.35	18.14	.26	33.96	33.98	.26	(⁵)	(⁵)	(⁵)	19.41	19.16	.25
Washington	87.01	66.57	20.66	130.66	113.95	16.84	101.46	83.87	17.59	103.09	79.17	24.15
West Virginia	35.29	33.58	1.70	91.16	89.40	1.76	39.91	38.15	1.76	38.96	37.23	1.73
Wisconsin	69.93	53.83	16.29	153.80	136.70	17.16	76.25	61.32	14.99	108.70	67.35	41.67

¹ Averages for general assistance not computed because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

² Averages based on cases receiving money payments, vendor payments for medical care, or both.

³ Averages based on number of cases receiving payments. See tables 10-13

for average money payments for States not making vendor payments.

⁴ For aid to the permanently and totally disabled represents data for the 46 States with programs in operation.

⁵ No program for aid to the permanently and totally disabled.

⁶ Less than 1 cent.

⁷ Represents data for January. Data for February not available.

⁸ Average payment not computed on base of less than 50 recipients.

It will be a number of years, however, before data will be available that can be used to appraise the experience under this provision. Under current reporting and processing procedures, data on the alternative earnings that could have been reported under the two options open to farmers will never become available. Therefore, the effects of adverse selection may never be measured. On an *a priori* basis, however, a farmer, given the permission to decide each year which of two amounts he should report, can be expected to report the

amount that will be more advantageous for him.

Conclusion

The greatest part of the group to which voluntary coverage was made available under the 1950 amendments has come under the old-age, survivors, and disability insurance program. The completeness of coverage under the 1954 and 1956 amendments cannot yet be appraised with finality. Because for most persons the program is, and may be expected to remain, the best available means for basic economic security against the

risks of old age, disability, and death, it is likely that when a group is permitted to vote on coverage it will in most instances choose the program's protection.

Any future extensions of old-age, survivors, and disability insurance should be on a compulsory basis wherever possible. Experience under the present elective-coverage provisions indicates, however, that the exceptions to compulsory coverage suggested by the 1948 Senate Advisory Council and extensions of voluntary coverage subsequently adopted appear preferable to no coverage.

Table 10.—Old-age assistance: Recipients and payments to recipients, by State, February 1957¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	January 1957 in—		February 1956 in—	
				Number	Amount	Number	Amount
Total ²	2,509,479	\$145,543,461	\$58.00	-0.1	+0.3	-1.1	+6.0
Ala.	103,768	4,116,171	39.67	-1.4	+9	+6.5	+30.7
Alaska	1,607	93,855	58.40	-6	-1	-3.1	-13.1
Ariz.	14,041	780,662	55.60	-2	+5.7	+2	(³)
Ark.	55,032	1,978,503	35.95	-6	-5	+8	+9.8
Calif.	264,487	19,691,156	74.45	-2	-1.3	-1.6	+2.3
Colo. ³	52,564	4,363,116	83.01	-1	-3	-1.0	+1
Conn.	16,001	1,440,362	90.02	-3	-7	-3.6	-1.9
Del.	1,611	79,136	49.12	+2	(⁴)	-3	+10.9
D. C.	2,974	167,603	56.36	-2	-5	-2.7	+2.4
Fla.	68,965	3,370,707	48.88	-1	-4.8	-1	+4.3
Ga.	98,043	4,181,919	42.65	-2	-1	-1	+11.8
Hawaii	1,587	79,169	49.89	+8	+9	-7.2	+4
Idaho	8,308	500,422	60.23	-3	-4	-2.9	+5.8
Ill.	87,914	5,857,367	66.63	-4	+6.5	-4.5	+5.2
Ind.	33,234	1,782,857	53.65	-6	+8	-5.4	+1.1
Iowa	39,121	2,663,591	68.09	-5	-4	-2.5	+9.8
Kans.	32,766	2,323,095	70.90	-6	-2	-2.8	+3.8
Ky.	58,451	2,258,330	38.64	(⁵)	(⁴)	+7.0	+15.9
La.	123,592	7,805,142	63.15	+1	+2	+2.6	+19.6
Maine	11,699	606,885	51.87	-3	-1.6	-5.0	-2.4
Md.	10,008	506,538	50.61	-5	+2	-3.2	+6.4
Mass.	86,709	7,519,858	86.73	(⁶)	+3.6	-1	+6.6
Mich.	69,563	4,348,140	62.51	-3	-5	-3.7	+6.1
Minn.	50,102	3,734,677	74.54	(⁷)	-6	-2.6	+3.5
Miss.	78,557	2,280,060	28.77	+1.9	+1.9	+10.9	+10.5
Mo.	127,282	6,953,034	54.63	-3	-4	-2.5	+7.2
Mont.	8,402	518,567	61.72	-5	-3	-3.9	+2.0
Nebr.	17,199	908,814	52.84	(⁸)	(⁴)	-2.0	-1.0
Nev.	2,550	168,636	66.13	+1	+6	-1.8	+13.0
N. H.	5,634	367,545	65.24	-7	-1.0	-7.2	-2.1
N. J.	19,501	1,540,241	78.98	(⁹)	-3	-2.0	+6.7
N. Mex.	9,354	492,515	52.65	+5	+6	+1.0	+12.7
N. Y.	93,196	8,237,000	88.38	-9	(⁴)	-5.2	+1.8
N. C.	51,606	1,801,494	34.91	(¹⁰)	+2	+2	+9.4
N. Dak.	7,972	670,646	84.13	0	+8.5	-1.3	+15.0
Ohio	95,845	6,139,089	64.05	-5	-2	-3.6	+5.0
Okl.	94,592	6,320,777	66.82	-1	(¹¹)	-5	+3.6
Oreg.	18,066	1,347,000	74.56	+6	-9	-4.4	+9.5
Pa.	51,504	2,608,525	50.65	-6	-2	-4.7	+3.4
P. R.	42,467	338,991	7.98	-2	-2	-2.4	-1.6
R. I.	7,618	521,498	68.46	-1.3	-1.1	-5.1	+5.4
S. C.	37,300	1,377,265	36.92	-3	-2	-12.8	-1.1
S. Dak.	10,174	476,574	46.84	-1	(¹²)	-2.9	+1.2
Tenn.	59,096	2,060,722	34.87	-4	+1	-5.5	-4.0
Tex.	224,051	10,027,266	44.75	+2	+2	+6	+8.2
Utah	9,174	560,104	61.05	-2	-2	-2.2	-1.0
Vt.	6,566	329,086	50.12	-5	-3	-3.1	-1.1
V. I. ¹³	669	12,273	18.35	-	-	-	-
Va.	16,223	539,338	33.25	-4	+2	-3.8	+3.9
Wash.	55,800	4,854,928	87.01	-3	-2	-2.9	+2.7
W. Va.	22,719	801,691	35.29	-1	+10.4	-2.3	+23.8
Wis.	40,321	2,819,730	69.93	-4	+3.0	-4.3	+2.8
Wyo.	3,891	240,701	61.81	+3	+3	-8	+3.9

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Includes 4,290 recipients aged 60-64 in Colorado and payments of \$385,599 to these recipients. Such payments are made without Federal participation.

³ In addition, supplemental payments of \$10,445 from general assistance funds were made to 44 recipients in Alaska and \$134,339 to some recipients in Nebraska.

⁴ Increase of less than 0.05 percent.

⁵ Decrease of less than 0.05 percent.

⁶ Excludes vendor payments of \$7,161 made in February for medical services provided before the pooled-fund plan began in July.

⁷ Represents data for January. Data for February not available.

Table 11.—Aid to the blind: Recipients and payments to recipients, by State, February 1957¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	January 1957 in—		February 1956 in—	
				Number	Amount	Number	Amount
Total ²	107,455	\$6,799,860	\$63.28	-0.1	+0.1	+2.6	+11.3
Ala.	1,678	63,693	37.96	-4	+13.1	+8	+15.4
Alaska	81	5,744	70.91	(³)	(³)	(³)	(³)
Ariz.	794	51,684	65.09	-3	+1	+3.9	+4.8
Ark.	2,041	85,887	42.08	-1	+1	+8	+7.2
Calif. ³	13,299	1,214,325	91.31	-1	-9	+3.0	+5.8
Colo.	329	21,937	66.68	+1.2	+2.2	+2.2	+2.6
Conn.	330	32,933	99.80	-6	-4	-2.9	+3.0
Del.	225	15,439	68.62	-2.6	-2.3	+4.7	+15.1
D. C.	262	16,840	64.27	-1.5	-2.1	+3.6	+9.7
Fla.	2,545	134,886	53.00	-8	-4.9	-6.3	+1.6
Ga.	3,489	166,912	47.84	+1	+2	+2.1	+12.9
Hawaii	92	5,521	60.01	(⁴)	(⁴)	-14.8	-9.6
Idaho	184	12,412	67.46	-2.6	-4.0	-2.1	+6.8
Ill.	3,404	235,810	69.27	-5	-4	-2.0	+3
Ind.	1,804	118,193	65.52	-4	+2.0	+8	+8.3
Iowa	1,500	124,144	82.76	-1	+8	+1.7	+13.8
Kans.	612	47,750	78.02	-1.0	-2.0	-2.9	+5.9
Ky.	3,233	129,041	39.91	+3	+4	+5.1	+13.4
La.	2,242	166,200	74.13	+7	+8	+9.3	+60.7
Maine	505	28,643	56.72	-4	-7	-5.3	-7
Md.	467	26,265	56.24	-4	+1	-4.1	+2.2
Mass.	1,937	206,228	106.47	+1.5	+3.9	+5.2	+7.3
Mich.	1,774	125,117	70.53	-1	(⁵)	-4	+9.9
Minn.	1,178	102,896	87.35	-2	-2.9	-3.3	+3
Miss.	4,370	169,228	38.72	+2.1	+2.1	+16.1	+29.2
Mo. ²	5,088	305,280	60.00	+5	+5	+12.2	+12.2
Mont.	419	28,844	68.84	-1	-2.2	-5	+4.3
Nebr.	888	58,353	65.71	+5	+1.0	+10.2	+11.7
Nev.	117	9,394	80.29	-1.7	-1.5	+1.7	+8.4
N. H.	250	17,203	68.81	-4	-6	-7.1	-2.6
N. J.	941	71,567	76.05	-2	+6	+3.0	+12.3
N. Mex.	388	21,874	56.38	0	+2	+3.7	+22.3
N. Y.	4,330	404,715	93.47	+2	+2	-6	+3.4
N. C.	4,871	218,631	44.88	-1	-1	+6	+10.5
N. Dak.	114	7,960	69.82	0	+11.5	-5.0	+16.0
Ohio	3,835	239,115	62.35	+1	+1.3	+2.2	+11.6
Okl.	1,955	157,798	80.72	-7	-8	-2.8	+1.3
Oreg.	325	27,785	85.52	+6	+7.1	-1.2	+13.3
Pa. ²	17,416	1,089,799	62.57	+1	+1	+5.2	+28.8
P. R.	1,730	13,690	7.91	+4	-2	+7.3	+7.6
R. I.	145	10,828	74.68	0	-4	-12.7	-8.6
S. C.	1,768	73,906	41.80	-2	-1	-2	+10.4
S. Dak.	196	9,272	47.31	-1.0	-1.1	-3.0	+3.1
Tenn.	3,062	124,173	40.55	-3	(⁶)	-3.6	-3.5
Tex.	6,485	315,018	48.58	-2.0	-2.4	-3	+7.0
Utah	222	15,080	67.93	+5	+1.4	-6.7	-5.5
Vt.	135	7,139	52.88	+1.5	+2.1	-4.3	+2.5
V. I. ¹³	27	536	(⁷)	(⁷)	(⁷)	(⁷)	(⁷)
Va.	1,276	51,302	40.21	-5	+2	-2.7	+4.8
Wash. ²	791	80,254	101.46	-4	-1.4	+2.7	+13.5
W. Va.	1,170	46,694	39.91	+3	+10.1	+1.3	+26.5
Wis.	1,072	81,744	76.25	-1.1	+3.5	-3.2	+4.9
Wyo.	64	4,177	65.27	(⁸)	(⁸)	(⁸)	(⁸)

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Data include recipients of payments made without Federal participation and payments to these recipients as follows: California, \$33,137 to 347 recipients; Missouri, \$38,664 to 625 recipients; Pennsylvania, \$620,201 to 9,890 recipients; and Washington, \$140 to 2 recipients.

³ Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁴ Decrease of less than 0.05 percent.

⁵ In addition, supplemental payments of \$5,477 were made to some recipients from general assistance funds.

⁶ Represents data for January. Data for February not available.

Table 12.—Aid to dependent children: Recipients and payments to recipients, by State, February 1957¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total ²	Children	Total amount	Average per—		January 1957 in—		February 1956 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total.....	629,832	2,325,811	1,775,118	\$60,292,531	\$95.73	\$25.92	+1.0	+1.6	+3.5	+11.5
Alabama.....	20,394	79,516	61,337	734,989	36.04	9.24	+8	+1.1	+5.6	-7.4
Alaska.....	1,413	4,909	3,621	143,532	101.58	29.24	+2.0	+2.5	+2.8	+3.3
Arizona.....	5,090	19,602	15,041	499,162	98.07	25.46	+4	+1.1	+9.8	+19.2
Arkansas.....	8,258	31,529	24,621	467,374	56.60	14.82	+1.5	+1.8	+4.6	+5.8
California.....	51,556	181,122	140,068	7,032,775	136.41	38.83	+1.4	+2.2	-2.8	+5.1
Colorado.....	6,065	23,280	18,013	689,933	113.76	29.64	+1.5	+1.6	+3.5	+7.3
Connecticut.....	5,344	17,275	12,908	750,853	140.50	43.46	+6	-1.7	(9)	+4.3
Delaware.....	1,360	5,178	3,948	119,699	88.01	23.12	+3.5	+4.8	+16.0	+20.1
District of Columbia.....	2,266	9,668	7,530	259,682	114.60	26.86	+2.0	+2.5	+9.4	+14.5
Florida.....	22,129	79,120	60,669	1,299,266	58.71	16.42	(4)	-6.9	+3.5	+10.7
Georgia.....	14,908	54,971	42,037	1,231,395	82.60	22.40	+9	+1.0	-1	+8.9
Hawaii.....	2,897	11,036	8,844	329,371	113.69	29.85	+2	-3	-10.0	+23.6
Idaho.....	1,759	6,409	4,726	242,066	137.62	37.77	+1.6	+1.0	-4.8	+9
Illinois.....	25,510	101,796	77,639	3,670,189	143.87	36.05	+1.3	+2.3	+14.8	+22.1
Indiana.....	9,062	32,280	24,087	877,166	96.80	27.17	+3	-9	+4.8	+10.3
Iowa.....	7,350	26,594	19,810	881,080	119.87	33.13	+1.6	+2.8	+9.3	+18.5
Kansas.....	4,901	17,903	13,840	592,153	120.82	33.08	+1.7	+1.0	+6.6	+13.6
Kentucky.....	18,992	68,966	51,903	1,358,554	71.53	19.70	+8	+9	+1.6	+14.0
Louisiana.....	20,909	82,732	63,434	1,621,891	77.57	19.60	+1.2	+2.0	+9.4	+16.5
Maine.....	4,521	15,619	11,351	408,673	90.39	26.17	+1.0	+1.5	+1.6	+8.3
Maryland.....	6,651	27,445	21,369	676,516	101.72	24.65	+3	+1.4	+5.0	+9.4
Massachusetts.....	12,492	42,015	31,367	1,758,997	140.81	41.87	+5	+4.5	-1.9	+6.6
Michigan.....	19,959	70,671	51,983	2,582,234	129.38	36.54	+1.4	+1.4	+6.1	+19.4
Minnesota.....	8,241	27,993	21,542	1,091,965	132.51	39.01	+1.0	+1	+2.6	+8.6
Mississippi.....	12,927	48,479	37,944	363,282	28.10	7.49	+3.0	+3.4	+10.3	+12.2
Missouri.....	20,312	73,711	55,231	1,672,552	82.34	22.69	+4	+2.0	-6	+19.7
Montana.....	2,205	7,979	6,161	254,919	115.61	31.95	+1.6	+2.3	+14.9	+23.6
Nebraska.....	2,811	10,345	7,793	276,979	98.53	26.77	+1.5	+9	+4.7	+4.5
Nevada.....	589	2,028	1,552	55,649	94.48	27.44	+2.8	+3.6	+56.6	+67.1
New Hampshire.....	929	3,524	2,669	128,525	138.35	36.47	+2.2	+9	-8.7	-4.4
New Jersey.....	7,053	23,393	17,719	965,195	136.85	41.26	+1.2	+2.1	+11.0	+25.6
New Mexico.....	6,373	23,554	17,920	595,460	93.43	25.28	+7	+7	+6.0	+26.0
New York.....	56,491	212,079	157,825	8,159,130	144.43	38.47	+6	+4	+3.7	+6.6
North Carolina.....	20,677	80,223	61,678	1,402,294	67.82	17.48	+2.2	+2.5	+5.0	+14.1
North Dakota.....	1,678	6,150	4,733	231,481	137.95	37.64	+1.2	+6.2	+6.7	+19.1
Ohio.....	18,265	70,126	53,439	1,739,313	95.23	24.80	+7	+8	+9.9	+13.2
Oklahoma.....	15,851	53,626	40,822	1,343,364	84.75	25.05	+1	+6	+1.2	+5.9
Oregon.....	3,688	13,458	10,191	513,620	139.27	38.16	+3.6	+4.0	+4.2	+18.9
Pennsylvania.....	30,256	117,202	89,064	3,517,096	116.24	30.01	+1.2	+2.3	+3.6	+11.4
Puerto Rico.....	41,577	142,901	115,200	530,397	12.76	3.71	+3	+7	+8	+22.5
Rhode Island.....	3,598	12,587	9,343	427,116	118.71	33.93	+1.6	+1.6	+4.9	+8.3
South Carolina.....	8,239	32,012	24,967	454,939	55.22	14.21	+1.6	+1.6	+4	+16.8
South Dakota.....	2,825	9,538	7,292	239,788	84.88	25.14	+7	+1.3	+2.0	+5.4
Tennessee.....	19,272	69,835	52,305	1,225,123	63.57	17.54	+8	+1.4	-2.0	+3.3
Texas.....	22,958	93,721	71,043	1,629,297	70.97	17.38	+1.5	+1.9	+9.0	+31.3
Utah.....	2,846	9,953	7,398	325,834	114.49	32.74	-4	+2	-3.7	-1.8
Vermont.....	1,060	3,644	2,743	94,477	89.13	25.93	+4	+1	-2.1	+8.0
Virgin Islands ⁶	243	904	748	8,253	33.96	9.13
Virginia.....	8,939	35,315	27,504	637,797	71.35	18.06	+9	+1.9	-8	+6.4
Washington.....	9,480	32,953	24,414	1,238,674	130.66	37.59	+2.1	+2.5	+4.9	+13.1
West Virginia.....	18,169	68,704	53,188	1,656,354	91.16	24.11	+1.7	+8.7	+3.5	+28.0
Wisconsin.....	7,859	27,939	20,768	1,208,703	153.80	43.26	+6	+3.6	-3.3	+2.9
Wyoming.....	635	2,299	1,756	77,385	121.87	33.66	+1.8	+3.1	+3.6	+14.6

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

³ Decrease of less than 0.05 percent.

⁴ Increase of less than 0.05 percent.

⁵ In addition, supplemental payments of \$183,518 were made from general assistance funds to 4,985 families.

⁶ Represents data for January. Data for February not available.

(Continued from page 26)

TION, AND WELFARE. OFFICE OF VOCATIONAL REHABILITATION. *Rehabilitation Centers for Blind Persons.*

(Rehabilitation Service Series, No. 380.) Washington: U. S. Govt. Print. Off., 1957. 43 pp. 20 cents. Report of a seminar held in New Orleans in February 1956.

WORLD HEALTH ORGANIZATION. *Hospitalization of Mental Patients: A Survey of Existing Legislation.* Geneva: The Organization, 1955. 100 pp. \$1.25.

Table 13.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, February 1957¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	January 1957 in—		February 1956 in—	
				Number	Amount	Number	Amount
Total.....	273,467	\$16,068,048	\$58.76	+0.8	+1.3	+10.7	+15.2
Ala.....	12,500	403,292	32.26	+1.6	+2.3	+11.1	+5.5
Ark.....	6,425	204,830	31.88	+6	+6	+22.8	+24.1
Calif.....	5,265	313,654	59.57	+3	+7	+4.1	+7.5
Conn.....	2,201	278,661	126.61	0	-9	+4.7	+12.7
Del.....	382	24,241	63.46	+3.2	+6.8	+16.5	+33.3
D. C.....	2,408	159,431	66.21	+2	-1	+6.3	+15.1
Fla.....	4,860	254,872	52.44	+6.4	-1.4	+370.0	+417.2
Ga.....	13,233	620,133	46.86	+1.2	+1.4	+16.3	+29.4
Hawaii.....	1,273	76,117	59.79	+1	+4	-8	+2
Idaho.....	923	60,348	65.38	-2	-1.3	+4.4	+10.6
Ill.....	10,683	842,954	78.91	+4.1	+3.7	+64.2	+61.8
Kans.....	4,098	307,721	75.09	+2	-3	+11.2	+16.8
Ky.....	2,239	66,985	29.92	+32.7	+32.3		
La.....	14,231	672,653	47.27	-2	+1	+5.1	+10.9
Maine.....	858	52,389	61.06	+4.0	+4.2	+56.6	+64.8
Md.....	4,970	289,248	58.20	-1.0	-8	-4	+5.8
Mass.....	9,986	1,124,197	112.58	-2.8	+1.9	-6.0	+3.5
Mich.....	2,793	229,874	82.30	-2.0	+2.1	+14.1	+26.8
Minn.....	1,523	88,645	58.20	+2.0	+2.3	+36.1	+38.1
Miss.....	4,187	103,110	24.63	+1.9	+1.9	+20.1	+20.6
Mo.....	14,049	801,255	57.03	+8	+7	+6.8	+16.9
Mont.....	1,487	103,105	69.34	+1.0	+1.1	+4.2	+11.5
Nebr.....	1,271	71,953	56.61	+2.2	+2.9	+64.9	+67.9
N. H.....	316	27,361	86.59	-6	-1.3	+14.5	+33.1
N. J.....	4,500	410,794	91.29	+9	+2.4	+19.5	+29.3
N. Mex.....	1,791	97,772	54.59	+7	+6	+8.3	+34.8
N. Y.....	39,160	3,558,194	90.86	-7	+3	-3.0	+1.9
N. C.....	14,184	561,848	39.61	+1.4	+1.8	+15.1	+19.6
N. Dak.....	1,017	89,748	88.25	+9	-2	+11.3	+14.2
Ohio.....	9,085	481,301	52.98	+1.0	+1.1	+16.9	+22.4
Okla.....	7,114	420,659	59.13	+2	+3	+12.3	+13.2
Oreg.....	3,437	308,668	89.81	+2.6	+3.7	+6.5	+26.3
Pa.....	12,939	772,529	59.71	(¹)	+7	-1.6	+7.0
P. R.....	20,720	178,809	48.63	+5	(²)	+7.4	+6.3
R. I.....	1,674	131,325	78.45	+1.0	+9	+7.9	+11.5
S. C.....	7,861	274,110	34.87	(³)	-1	-7	+8.8
S. Dak.....	861	41,446	8.14	+2	+4	+10.7	+15.1
Tenn.....	3,580	141,015	39.39	+4.6	+5.0	+91.3	+92.7
Utah.....	1,834	124,558	67.92	+1	+1.1	+3	+4.5
Vt.....	575	28,754	50.01	0	-8	+11.4	+9.6
V. I. ⁴	104	2,019	19.41				
Va.....	5,362	221,347	41.28	+6	+9	+12.1	+15.8
Wash.....	5,338	550,304	103.09	+1.0	+1.2	-1.2	+4.3
W. Va.....	8,404	327,432	38.96	+3	+10.7	-1.4	+22.7
Wis.....	1,240	134,787	108.70	+6	+2.1	+6.0	+15.5
Wyo.....	526	33,600	63.88	+2	+6	+12.2	+18.1

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² In addition, supplemental payments of \$12,409 from general assistance funds were made to some recipients in Nebraska and \$50,973 to 2,051 recipients in Ohio.

³ Increase of less than 0.05 percent.

⁴ Decrease of less than 0.05 percent.

⁵ Represents data for January. Data for February not available.

Table 14.—General assistance: Cases and payments to cases, by State, February 1957¹

[Excludes vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	January 1957 in—		February 1956 in—	
				Number	Amount	Number	Amount
Total ²	337,000	\$18,971,000	\$56.24	+1.1	(³)	+0.4	+2.5
Ala.....	90	1,142	12.69	(⁴)	(⁴)	-40.4	-68.9
Alaska.....	195	11,577	59.37	+5	-0.8	-2.5	+3.2
Ariz.....	2,362	97,207	41.15	+11.5	+7.6	+25.6	+22.0
Ark.....	419	5,311	12.68	-11.2	-19.0	+8.3	-1.0
Calif.....	32,794	1,673,462	51.03	+5	+7	-1.1	+6
Colo.....	2,259	99,741	44.15	+4.4	+4.2	-12.0	-18.5
Conn.....	3,406	198,274	58.21	-1.7	-2.9	+11.6	+18.1
Del.....	1,444	94,313	65.31	+7.0	+20.3	+15.3	+22.6
D. C.....	641	42,850	66.85	+4.9	+5.4	+9.9	+16.8
Fla.....	5,200	88,000					
Ga.....	2,415	52,292	21.65	-1.2	-3.4	-1.2	(⁵)
Hawaii.....	1,534	97,858	63.79	-8	+1.1	-22.3	-2.4
Idaho.....	47	2,545	(⁶)	(⁶)	(⁶)	(⁶)	(⁶)
Ill.....	33,040	2,342,805	70.91	+2	-1.3	-11.0	-9.9
Ind. ⁷	15,113	527,384	34.90	-1.0	-12.5	+17.8	+11.4
Iowa.....	4,702	170,676	36.30	-2.3	-4.1	-3.4	-1.4
Kans.....	2,355	135,538	57.55	+2.6	+7.0	-3.4	-1.8
Ky.....	3,382	108,938	32.21	+12.0	-6	+7.0	+17.6
La.....	9,208	393,598	42.75	+4	+8	+19.2	+22.7
Maine.....	3,103	122,304	39.41	-5.0	-11.4	(¹¹)	(¹¹)
Md.....	2,507	143,785	57.35	+4.5	+6.7	+33.8	+41.0
Mass.....	10,079	586,247	58.17	-1.1	-4.2	-17.0	-14.0
Mich.....	22,281	1,696,971	76.16	+1.9	-3.2	+22.2	+37.0
Minn.....	7,392	459,204	62.12	+2.7	+1.8	-5.1	-7.1
Miss.....	895	12,533	14.00	+1.2	+1.1	-2.5	+1.6
Mo.....	7,186	358,226	49.85	+6	+2.0	+15.2	+39.1
Mont.....	1,032	39,154	37.94	-2.6	-4.7	+9.7	+1.8
Nebr.....	1,727	69,321	40.14	+3.5	+9.3	+1.7	+5.2
Nev. ¹²	330	10,900					
N. H.....	1,104	54,040	48.95	+1	-1	-5.2	+8
N. J. ¹⁰	8,448	701,577	83.05	+8	+9	+1.2	+9.2
N. Mex.....	390	13,874	35.57	+3.2	+23.8	+22.6	+67.6
N. Y.....	28,798	2,368,886	82.26	+2.6	+1.9	-2.6	-3.6
N. C.....	3,069	64,576	21.04	+8	-1.1	+13.8	+16.7
N. Dak.....	741	39,277	53.01	+6.2	+1.0	-12.2	-6.2
Ohio ¹⁴	30,677	1,680,067	54.77	+9	+1.1	-3.6	+2.3
Okla.....	7,646	106,619	13.94	-5.9	-18.7	-5.1	-27.8
Oreg.....	17,200	406,074			+5		+62.8
Pa.....	24,100	1,659,558	68.86	+1.1	+3.0	-4.4	-6.1
P. R.....	852	10,468	12.29	-1.6	+3.0	-2.7	+4.2
R. I.....	3,631	246,657	67.93	-4.7	-6.8	-1.3	-5.7
S. C.....	1,636	37,768	23.09	-4.3	-4.3	-12.7	-9.9
S. Dak.....	1,353	49,024	36.23	+18.1	+16.0	-13.4	-18.2
Tenn.....	2,591	42,657	16.46	+12.9	+4.4	-10.4	-18.3
Tex. ¹⁵	8,900	226,000			-2.3	-8.1	+4.7
Utah.....	1,966	122,826	62.48				+2
Vt. ¹⁶	1,300	64,000					
V. I. ¹⁶	121	2,284	18.88				
Va.....	2,033	75,095	36.94	+13.4	+20.2	-10.7	-4.3
Wash.....	14,375	960,576	66.82	+1.7	-6	+1.5	+6.1
W. Va.....	2,308	78,184	33.85	-13.0	-12.7	-2.6	+12.2
Wis.....	8,455	623,804	73.78	+4.9	+2.3	+2.1	+1.8
Wyo.....	498	28,091	56.41	+9.7	+8.6	+2	-6.8

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey an estimated number of cases receiving medical care, hospitalization, and burial only and payments for these services.

³ Decrease of less than 0.05 percent.

⁴ Average payment not computed on base of less than 50 cases; percentage change, on less than 100 cases.

⁵ State program only; excludes program administered by local officials.

⁶ About 8 percent of this total is estimated.

⁷ Partly estimated.

⁸ Increase of less than 0.05 percent.

⁹ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments.

¹⁰ Includes an unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

¹¹ Not computed; data not comparable.

¹² Estimated.

¹³ Includes cases receiving medical care only.

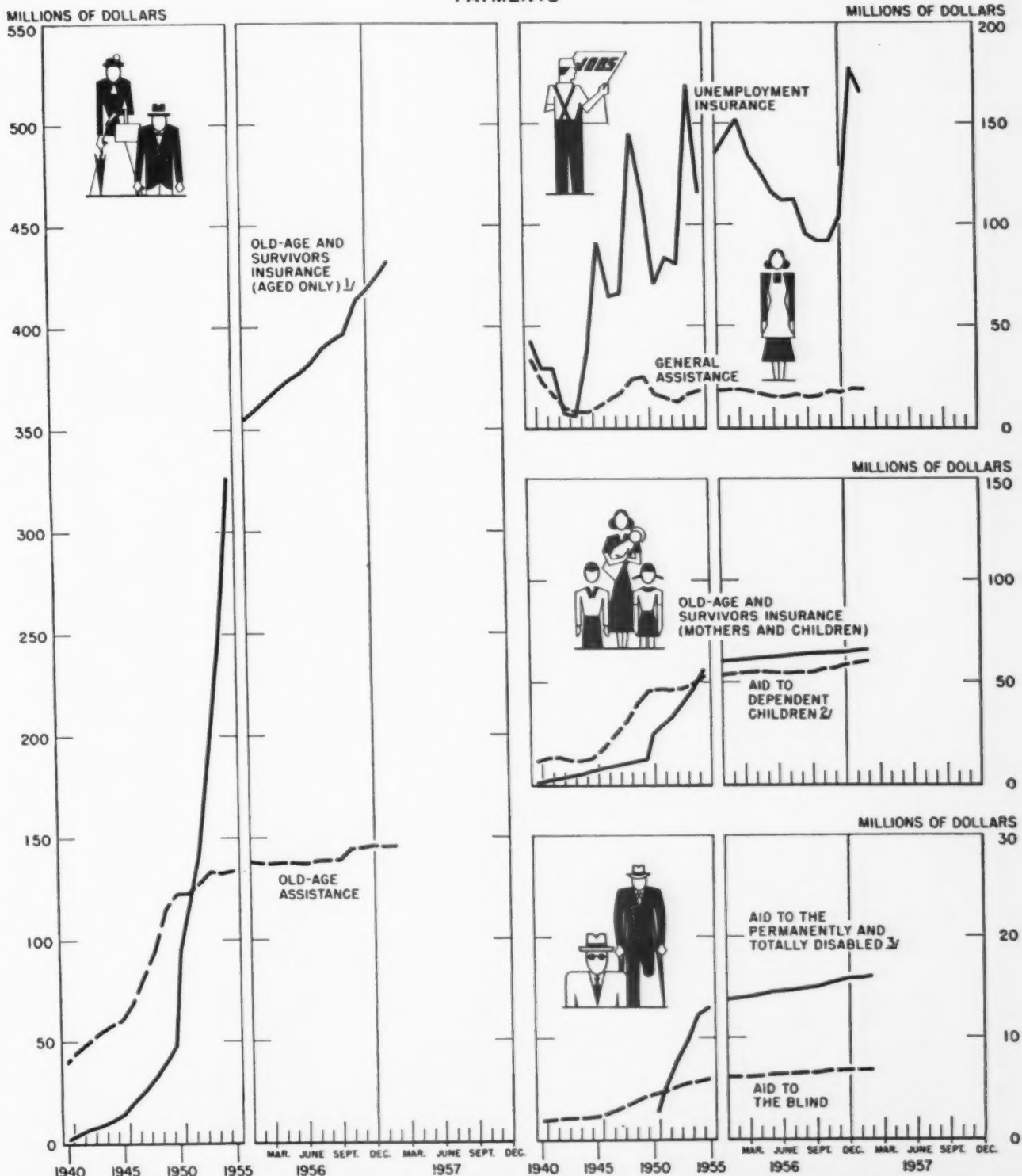
¹⁴ Includes 7,484 cases and payments of \$245,407 representing supplementation of other assistance programs.

¹⁵ Estimated on basis of reports from sample of local jurisdictions.

¹⁶ Represents data for January. February data not available.

Social Security Operations*

PAYMENTS



*Old-age and survivors insurance: benefits paid during month (current-payment status); annual data represent average monthly total. Public assistance: payments during month under all State programs; annual data represent average monthly total. Unemployment insurance: gross benefits paid during month under all State laws; annual data represent average monthly total.

¹ Receiving old-age, wife's or husband's, widow's or widower's, or parent's benefit. Beginning September 1950, includes a small proportion of younger wife beneficiaries with child beneficiaries in their care.

² Children plus 1 adult per family when adults are included in assistance group; before October 1950, partly estimated.

³ Program initiated October 1950.

NOTE: Data for payments and data for individuals receiving payments appear in alternate months.

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